THE APPRENTICES Time-Entertainer ACCOMPTANTLY:

OR,

A Methodical means to obtain the Exquisite Art of Accomptantship:

Digested into THREE PARTS, as is exemplified upon the next Leaf.

By *RICHARD DAFFORNE* Author of the *Merchants-Mirrour.*

Very requisite to be Exercised by all such as profess the Teaching of the said Art.

Now Reviewed, and in several places Rectified, the *Waste-Books* altered, and composed after the usual Method of Merchants: Augmented with 85 Instances; and at the end of each Book is added a *Trial Ballance:* Likewise how to draw out *Accompts* of *Sales*, *Accompt Currant*, and *Invoices* for him we serve in Commission.

ALSO,

The form of a Book for Charges of Merchandize, which is at the end of the first *Waste-book*; by the use of which all the particular Charges paid in the *Cash-book* are at the months end collected into one Sum and so carried into the *Journal.*

By **JOHN DAFFORNE** *Accomptant, and Teacher of the said famous and never-dying Art of* Accomptantship, *in* English *or* Dutch: Resident in *More-Fields* near *Long-Alley* in *Neptune Court.*

Who likewise Rectifieth Books of Accompts abroad or at home, Whether in Proper, Factorage, or Company.

If any Juvenal or Mome dislike my way, or it defame;
A fitter of him let be shown: my mind doth still at better aim.

THE THIRD EDITION.

LONDON,
Printed by *W. Godbid*, for *Robert Horne* and are to be sold at his Shop at the South entrance of the *Royal Exchange* in *Corn-hill*. 1670.

LIBRARY

The parts that this APPRENTICES TIME-ENTERTAINER ACCOMPTANTLY is digested into, are

First, *Three Hundred and Forty useful* (Single and Composed) *Questions*, with their Five Hundred Fourscore and odd *complete Answers* to the same, upon the THREE PRIME ACCOMPTS in Accomptantship; and these

Are either concerning { PROPER — FACTORAGE — COMPANY — } Affairs, { With the SUB-MEMBERS thereof, as appeareth by the Table in its peculiar *Nomination*, being } Fol. { 9. 60. 88. }

Other *Nominations* of *Chief Titles* there are not any; —— For the Government of all Accompts (whether DOMESTICK, or FORRAIN; —— NEIGHBOURING, or REMOTE; of what *Name* or *Title* soever) are *Inclusive*, and *Comprehended* under the *Booking form* of ONE of these.

FOR,

The *whole Scope* and *Passages of Commerce*, do finally bow themselves under the Government of *One* of these *Grand Titles*, of

PROPER ACCOMPTS, being of two sorts, *which concern* either { Domestick, Or Forrein } Affairs.

DOMESTICK AFFAIRS concerning *Proper* Accompts

Are such as are meerly governed by *Mine* (and houshold servants) *own managing*; — without the intermixing Aide of *Forrein Correspondency*, whether they are *without* the *Town*, or *Land*.

FORREIN AFFAIRS concerning *Proper* Accompts

Are such as are intermixed with other *Correspondency* then *mine own* Family; — because *I send Goods* to *another Town*, or *beyond Sea*, to be sold there for MY accompt; — Or, that I (upon necessity) ENTER-CHANGE any EXCHANGES with a *Correspondent* beyond Sea.

FACTORAGE ACCOMPTS, being also of two sorts, and concern either { Domestick, Or Forrein } Affairs.

DOMESTICK AFFAIRS concerning *Factorage* Accompts

Are such as are meerly managed by *Me* and *My* servants, for HIM or THEM whom I serve in Commision; — whether *Inhabited in the Kingdom*, or *beyond Sea*.

FORREIN AFFAIRS concerning *Factorage* accompts

I terme such as are managed by my *Friend*, or *Correspondent*, to whom *I sent Goods* of HIS whom I *serve in Commission*, to be sold there by him, because they were *not vendible* here; — Whose RETURNS come *to me* again; and so I am ANSWERABLE to the Man *whose Goods they are*.

COMPANY ACCOMPTS, which arise by means of a STOCK put forth by { ME *into the hands of another.* ANOTHER *into* MY HANDS. } To be imployed for the *good* of us both.

Secondly, *Sixty rare Rules of Aide*, to wit, *Thirty Debitors*, with as many *Opposite Creditors*: these being the *Doore of entrances* into Accomptantship, as *Multiplications Table* is to Arithmetick: unto the which are annexed 313 lively Instances of choice Varieties, for *Actual Excercise* in the *Three* before-named, PROPER FACTORAGE COMPANY Accompts, in form of a *Merchants Waste-book*, out of which the Accomptant (and here the Learner) must study to find the *true Debitors* and *Credi-*

The parts that this APPRENTICES TIME-ENTERTAINER ACCOMPTANTLY is digested into, are

The *whole Scope* and *Passages of Commerce*, do finally bow themselves under the Government of *One* of these *Grand Titles*, of

PROPER ACCOMPTS, being of two sorts, *which concern* either { Domestick, *Or* Forrein } Affairs.

DOMESTICK AFFAIRS concerning *Proper* Accompts

Are such as are meerly governed by *Mine* (and houshold servants) *own managing*; — without the intermixing Aide of *Forrein Correspondency*, whether they are *without* the *Town*, or *Land*.

FORREIN AFFAIRS concerning *Proper* Accompts

Are such as are intermixed with other *Correspondency* then *mine own* Family; — because *I send Goods* to *another Town*, or *beyond Sea*, to be sold there for MY accompt; — Or, that I (upon necessity) ENTER-CHANGE any EXCHANGES with a *Correspondent* beyond Sea.

FACTORAGE ACCOMPTS, being also of two sorts, and concern either { Domestick, *Or* Forrein } Affairs.

DOMESTICK AFFAIRS concerning *Factorage* Accompts

Are such as are meerly managed by *Me* and *My* servants, for HIM or THEM whom I serve in Commission; — whether *Inhabited in the Kingdom*, or *beyond Sea*.

FORREIN AFFAIRS concerning *Factorage* accompts

I terme such as are managed by my *Friend*, or *Correspondent*, to whom *I sent Goods* of HIS whom I *serve in Commission*, to be sold there by him, because they were *not vendible* here; — Whose RETURNS come *to me* again; and so I am ANSWERABLE to the Man *whose Goods they are*.

COMPANY ACCOMPTS, which arise by means of a STOCK put forth by { ME *into the hands of another.* / *Another into* MY HANDS. } To be imployed for the *good* of us both.

Secondly, *Sixty rare Rules of Aide*, to wit, *Thirty Debitors*, with as many *Opposite Creditors*: these being the *Doore of entrances* into Accomptantship, as *Multiplications Table* is to Arithmetick: unto the which are annexed 313 lively Instances of choice Varieties, for *Actual Excercise* in the *Three* before-named, PROPER FACTORAGE COMPANY Accompts, in form of a *Merchants Waste-book*, out of which the Accomptant (and here the Learner) must study to find the *true Debitors* and *Creditors*; which is none of the least ORNAMENTS of this Art.

Thirdly, *The Young Accomptants Compasse*; containing *Four and fifty* Questions, and their Answers, with several *brief Directions* for the *un-experienced*, that intend to betake themselves into the Service of the *Honourable Company* of *Merchants of London* Trading in the *East-Indies*, or the like *Remote* parts.

This Art, as likewise *Arithmetick* in *whole* Numbers and *Fractions*, are taught by the Author *after a special easie manner of working*, suteable to the Learners Capacitie, with WRITING.

Place this next after the Title, immediately before the Epistle:

To my loving Friends,

THE SCHOOL-MASTERS,

that are Lovers and Teachers of this Famous and never-dying Art of ACCOMPTANTSHIP.

GENTLEMEN,

MY Father in his 10 *Rules of Aid* ſaith, that whoſoever promiſeth, the Promiſer is *Debitor*. I promiſed to preſent you with a Treatiſe upon *Accomptantſhip* whoſe order I have not ſeen extant, but wanting time to finiſh it, took hold of opportunity, that preſented me with the Re-printing of this Book, in part to diſcharge my ſelf of my Promiſe to you, and more particularly to ſatisfie ſome Merchants, my Scholars, who were at a loſs when they came to the Practical part, and found that to make Caſh *Debitor* and *Creditor* in ſingle parcels for every daies Receipts and Payments, would quickly fill their Leager; alſo for the Charges upon Goods ſhipped and received from beyond Seas for Proper, Factorage, or Company, with the Inſurances thereupon, the Pollecy being

ſometimes under-written by 15 or 20 perſons, if all theſe ſhould be poſted ſingle (as you have taught us) upon the *Debitor* of thoſe accompts they belong unto, it would make us much work, and not ſatisfie our minds. Therefore I have now wholly altered the two *Waſte Books*, and added 85 parcels to it, and framed them according to the uſual way of Merchants; the ſingle Caſh-parcels of every daies Receipts and Payments are omitted (except one Parcel for Buyings, and another for Sales, for examples ſake) and are brought all together under one Head at the months end, ſo that in a whole year your Leager Caſh ſhall have but 12 lines in *Debitor* and as many in *Creditor*. You have likewiſe the form of Charges upon Goods ſhipt and received from beyond Seas for Proper, Factorage, or Company, demonſtrated to you by a *Book for Charges of Merchandize*, likewiſe an example how to draw out the accompts of Sales, the accompt-currant and Invoices for him we ſerve in Commiſſion; as alſo a way for Inſurances. Your gentle acceptance of this ſhall incourage me to finiſh what I firſt promiſed you, and oblige me, who am a real Lover of all your Arts.

John Dafforne.

THE APPRENTICES
Time Entertainer
ACCOMPTANTLY,
SALUTETH
This ARTS-DESIRING Youth.

THE *Author of me, expecting your wonted acceptation, (as to other Artists) continueth to present unto you view some fruits of Time, begotten in the hours of Leisure.*

If you observe *his Documents diligently, you may be instructed* (by his four and twenty Years Real experience among Merchants) *in the true Method of* Proper, Factorage, *or* Company Accompts; *and in them again how to enter*

My *accompt of* Time, *and* My *accompt of* Ready-mony.

His *accompt of* Time, *and* His *accompt of* Ready-mony.

My *accompt* By Him *in Company.*

His *accompt* By Me *in Company.*

Exchanges Unto *or* From *any place*; Insurances, Delive-

Deliverances, Deposito *or* Interests; Voyages *for* Proper *or* Company *accompts*; Returns *of the same in* Wares *or* Mony; *with many the like Dependances.*

In this Work (which is compiled here in London, *and corresponding with divers Neighbouring Nations in their Merchandizing accompts) there is (next to the Three Hundred and Fourty Questions, with their Answers, and then Thirty Rules of Aid) Instanced* A true entrance *of the* Inventory *and* Daily Traffick *of a* Merchant; *out of the which you (Learners) must seek* Debitor *and* Creditor; *making then, of them, a* truely *acted* Journal *and* Leager; *as is exemplified by Hundreds of lively Instances in his* Merchants-Mirrour.

Here in these two Waste-books *(which, by the scarcity of them in General, seem to be very difficult in their Composition; else they would be more common in our Schools: and* John Carpenter *Gent. would have* Composed one, *as an* Ornament *to the Book, and a* Fountain *of his* Journal *and* Leager) *you Learners, as is said, must study for the Threed* (Debitor *and* Creditor) *that leadeth to the Profundity of this Art; by which means, neither* Parents *of such Learning youth,* Masters *that are at the Charges of their Schooling, nor* Youth *themselves can be deluded. Here is no Copying of a* Journal *and* Leager *(as is too-too usual) making a Book full of Writing, and a Head void of Knowledge. Here each Practiser of these* 313. Waste-book *parcells must manifest his own apprehension, as divers by their Real practice can witness*

witneſs; to the great content of thoſe that were at the Charges of their learning, *enjoying now the* Fruits *of their Charges. In brief, to ſpeak much in this* Arts behalf, *or to ſhew its Utility, with the* Compilers *Ability, were but to waſte words in the wind. The* General entertainment *and* Approbation *of Merchants, yea, of all* Aſſociated Fraternities *of* United Companies *(for whoſe uſe he hath alſo entred a touch; Intituled,* The Young Accomptants Compaſs) *doth manifeſtly maintain the Exquiſite Requiſiteneſs of this Art of* Accomptantſhip. *But, as one ſaith, The World is full of* Aſpick tongues, *and many* Curious eyes *are a fiſhing. The beſt thereof are in danger to be ſtung with* Poiſonous cenſures; *and even to all, a* Generality of Carps *is to be expected.*

Free from which, if the Author *ſhould either* wiſh *or* hope *to be, were to deſire to be out of ſight, becauſe in theſe daies (wherein Art aboundeth, and therefore ſlighted) it is the* Practice *of many, not to* Read *and* underſtand; *but to* Read *and* find fault: *although they (that find fault) are* ſtupid *in underſtanding: Of which* Criticks *he never* can *nor* will *entreat a kind Cenſure.*

Only, Art-lover, *to* Thee *are theſe Lines preſented, to be* Nurſed *with the* Milde Milk *of thy* Gentle Acceptance; *in which doing, thou ſhalt partly* Counterpoize *the* Preſenters *willing* Preſentation, *according to the Phraſe,*

Meritis ſunt præmia digna.

FOR

Deſerts deſerve { Reſpect. / Reward.

Vale.

The Honourable Reputation of a Soldier, unto the diligent Reader.

Bear Love and Labour in your mind,
Then what you ſeek, you ſhall it find:
For Love vanquiſh'th, and Labour ſhall,
What firſt was ſowre, ſweet make withall.

In Dutch,

D'Eerwaerdighe Achtbaerheyt eens Soldaets, aen den Neerſtighen Leezer.

In Liefd' end Arbeyt wilt vol-herden,
Dan, wat ghy zoeckt, 'txal u ghewerden:
Want Liefd' verwint, end d' Arbeyt doet,
'Tgunt eerſt zuer ſmaekt, haeſt werden zoet.

Accompts kept by way of *Debitor* and *Creditor* are Useful and Commodious for the writing of

Princely Revennes, finding of Customes, and the like Duties: Of this I intend not to treat at present.

Merchants Trading; the Directions whereof are

GENERAL, for the substance of the Matter, consisting in an accompt of

1.

ESTATE-RECKONING, termed by us the INVENTORY; entring upon the

- LEFT-HAND, all that I *Owe*, except the *Ballance-line*; for that is my Estate.
- RIGHT-HAND, all that is *Owing unto me*; whether Mony, Wares, or People.

2.

CASH, or MONY-ACCOMPT; entring upon the

- LEFT-HAND, all the *Mony that I have* at the making of my Inventory; or that *I receive* in the time of Trading.
- RIGHT-HAND, all the *Mony that I pay* in the time of Trading.

3.

PARTICULAR PEOPLE; entring upon the

- LEFT-HAND, what each man *Oweth to me*, and when due.
- RIGHT-HAND, what is *due to them*, and when.

4.

WARES, containing Number, Weight, Measure, or the like; entring upon the

- LEFT-HAND, the *Quantity*, with *double* Lines.
- RIGHT-HAND, the *Sales* or *Sendings* away, with *double* Lines.

5.

ESTATES INCREASING or DECREASING, termed PROFIT and LOSS, entring upon the

- LEFT-HAND, all that *I lose* or *give away*; except the *last concluding Line*, which is *Gains*, if all go well.
- RIGHT-HAND, only *all that I gain*, or that is *given me*, if my Trading go well.

6.

BOOKS-BALLANCE, or ESTATES-RECKONING; contrary to the ESTATES ENTRANCE in the Books beginning; entring *here* upon the

- LEFT-HAND, the *remaining Mony*, and *remainers* of *unsold Voyages*, remaining *unsold Wares* in my hands, with the People that *Owe* unto me,
- RIGHT-HAND, that which I *Owe* unto other People; and the Ballance of the *first Estate-reckoning*, if my Estate stand well.

PARTICULAR for the further

1.

One, wherein the *Matter* ought to be entred in plain sincerity, as it was acted; every parcel close under each other, without leaving of any empty place between them, for the avoiding of suspicion of entring forged parcels: and this Book may be a

- *Waste-book* or *Shop-book*, Fore runner of the *Journal*, having a *Line drawn* between each parcel, expressing therein the *Day*, *Month*, *Mark*, *Weight*, *Length*, &c.
- *Journal*, Fore-runner of the *Leager*; entring therein the true Nomination of *Debitor* and *Creditor* of *every Waste-book* parcel.

2.

A Leager or *Gather-Book*, wherein the above-named six General distinct Accompts, or more, must

- LEFT-HAND-SIDE, the *Debitor* side.

All which must be heedfully and distinctly considered of the Learner: for this Trunk or body presenteth us (as is nominated in the 62. Place, fol. 19. of my *Merchants-Mirrour*) these three maine branches; being Accompts

PROPER, in

- *Domestick-affairs:* See fol. 21. in my *Merchants-Mirrour*, and the Table before the 28*th* Question of this Book, pag. 9.
- *Forrein-affairs:* See the above-named places, and the 201 Question of this Book, pag. 53

FACTORAGE, in

- *Domestick-affairs:* See fol. 32. of my *Merchants-Mirrour*, and the Table before the 230*th* Question of this Book, pag. 10.
- *Forrein-affairs:* See fol. 32 of my *Merchants-Mirrour*, and the Table before the 289*th* Question of this Book, pag. 85.

COMPANY, the Stock being promised

- *To me:* See fol. 39 in my *Merchants-Mirrour*, and the Table before the 295*th* Question of this book, pag. 88.
- *By me*: See the above-named places in my *Merchants-Mirrour*, and the 331 Question, of this book, pag. 98.

Accompts kept by way of *Debitor* and *Creditor* are Useful and Commodious for the writing of

vennes, finding of Customes, and the like Duties: Of this I intend not to treat at present.

Merchants Trading; the Directions whereof are

for the substance of the Matter, consisting in an accompt of

WARES, containing Number, Weight, Measure, or the like; entring upon the

RIGHT-HAND, the *Sales* or *Sendings* away, with *double* Lines.

5.

ESTATES INCREASING or DECREASING, termed PROFIT and LOSS, entring upon the

LEFT-HAND, all that *I lose* or *give away*; except the *last concluding Line*, which is *Gains*, if all go well.

RIGHT-HAND, only *all that I gain*, or that is *given me*, if my Trading go well.

6.

BOOKS-BALLANCE, or ESTATES-RECKONING; contrary to the ESTATES ENTRANCE in the Books beginning; entring *here* upon the

LEFT-HAND, the *remaining Mony*, and *remainers* of *unsold Voyages*, remaining *unsold Wares* in my hands, with the People that *Owe* unto me,

RIGHT-HAND, that which I *Owe* unto other People; and the Ballance of the *first Estate-reckoning*, if my Estate stand well.

All which must be heedfully and distinctly considered of the Learner: for this Trunk or body presenteth us (as is nominated in the 62. Place, fol. 19. of my *Merchants-Mirrour*) these three maine branches; being Accompts

FACTORAGE, in

Domestick-affairs: See fol. 32. of my *Merchants-Mirrour*, and the Table before the 230*th* Question of this Book, pag. 10.

Forrein-affairs: See fol. 32 of my *Merchants-Mirrour*, and the Table before the 289*th* Question of this Book, pag. 85.

COMPANY, the Stock being promised

To me: See fol. 39 in my *Merchants-Mirrour*, and the Table before the 295*th* Question of this book, pag. 88.

By me: See the above-named places in my *Merchants-Mirrour*, and the 331 Question, of this book, pag. 98.

1.

One, wherein the *Matter* ought to be entred in plain sincerity, as it was acted; every parcel close under each other, without leaving of any empty place between them, for the avoiding of suspicion of entring forged parcels: and this Book may be a

Waste-book or *Shop-book*, Fore runner of the *Journal*, having a *Line drawn* between each parcel, expressing therein the *Day*, *Month*, *Mark*, *Weight*, *Length*, &c.

Journal, Fore-runner of the *Leager*; entring therein the true Nomination of *Debitor* and *Creditor* of *every Waste-book* parcel.

2.

A Leager or *Gather-Book*, wherein the above-named six General distinct Accompts, or more, must be entred in form as above; naming the

LEFT-HAND-SIDE, the *Debitor* side.

RIGHT-HAND-SIDE, the *Creditor* side.

PARTICULAR for the further enlargement of the Explication of the Manner *how* the *Substances* must be entred; whole books may be

3.

A Cash-book.

A Book for petty Expences.

A Copy-book of Letters.

A Memorial.

A Copy-book for Accompts.

A Factor-book.

Concerning all which, see the fourth place in my *Merchants-Mirrour*, printed the third Impression, 1660. and sold at the South-entrance of the Royal Exchange in *London*.

Having thus prosecuted your Accompts in a Complete form of *Debitor* and *Creditor* in PROPER, FACTORAGE and COMPANY; there remaineth now to treat of the LEAGER *Conclusion*, about the which read in the 46 pag. of my *Merchants-Mirrour*, begining at the 216 Place, including the 242 place: out of all which I draw these short Observations; — That my Estate, *at the Ballancing of my Books*, must be in Augmentation *just so much greater* then my Estate was *in the beginning of my Books*, as is made *apparent Gains* in my Accompt of *Profit* and *Loss*: —— *Contrarily*, — just so much as my *first Estate* was greater than *my last is at my Books conclusion*, even so much *have I lost*, by so much as the *Debitor side* of my *Profit* and *Loss* accompt is *heavier* then the *Creditor side* of the said accompt. And this is a true proof of the Books well carriage in General.

Place this next after the Table of Multiplication, immediately before the beginning of the Book.

THE APPRENTICES Time-Entertainer, ACCOMPTANTLY.

Of Book-keeping, its Uſefulneſs and End.

Queſtion 1. Book-keeping by way of *Debitor* and *Creditor* is renowned to be an exquiſite knowledge, ſhew me *Book-keepings Event?*

Anſw. The Event or End (ſaith one) is that which moveth to the Action, and the *End final* is ever better than that which is for the End: yet this End cannot be attained but by another thing intended as a means thereunto; ſo that all things which (as means) are for, and conduce to the End, are not *intended* nor *proſecuted*, but out of a deliberate and full *intention of the End.*

In like manner

The End of *Book-keeping* is, to give *contentment* unto the *Book owner*; and to ſhew *him* (or them, whom they do concern) at *all times*, and in *every reſpect*, how *his Eſtate ſtandeth* in the ſo written Books: For the overviewing of a well eſtabliſhed Eſtate in a mans Books *procureth contentment to the poſſeſſour*; yet this contentment (for no reſt without former labour) cannot be attained, but by another thing intended as a means thereunto; — to wit, — BOOK-KEEPINGS KNOWLEDGE; which being known, *muſt be proſecuted*, to bring it to perfection.

Queſt. 2. Having ſpoken of *Book-keepings* End or Event; what note-

worthy matters are to be obſerved by the way for the attaining to this End?

Anſw. Firſt, the taking of an Inventory of a mans preſent Eſtate, before he begins to trade.

Secondly, a proſecution in Trafficks continual exerciſe.

Thirdly, the ground-knowledge, how to enter the ſaid Inventories and Trafficks continual paſſages into a true *Debitor* and *Creditor* form; to make a complete *Gather-book* or *Leager*, MIRROUR OF A MANS ESTATE: of theſe in order; and firſt

OF THE INVENTORY.

And therefore the Scholar of Maſter *James Peele* moveth this

Queſt. 3. Is it needful that a man make an *Inventory* when he beginneth theſe accompts?

Anſw. Maſter *James Peele* anſwereth, Yea ſurely; except they begin without any thing, and ſo proceed upon Credit only; or elſe with a *Stock* only in Ready-mony: otherwiſe (ſaith he) if they have any *Remainers*, as *Ready-money*, *Debts*, *Goods* and *Creditors*, they muſt make an Inventory.

Queſt. 4. Whence come theſe Remainers, being that a man doth now firſt begin to trade?

Anſw. Two things may be the cauſe. Either that his Father, or Friend, may tranſport his Trading unto him; who hath Remainers of *Money*, *Wares*, *Debts* due to him, and *Debts* owing by him to others. Or elſe, that this Inventory hath its Original from this Owners *former Trading*, whoſe books were not written after this form of *Debitor* and *Creditor*; but now (becauſe of the Excellency thereof) doth *reform* his former Style of Book-keeping into the (now termed) *Italian* manner: to which purpoſe (as Merchants uſually do once a year) he taketh a *note* in writing of all things *remaining* at the preſent day, appertaining to the manifeſtation of his Eſtate; to the End that he may know what he Oweth, and what is Owing unto him.

Queſt. 5. In how many Branches doth an Inventory conſiſt?

Anſw. The Inventory hath two Head-branches, to wit,

Stocks { Increaſing, / Decreaſing, } Improperly.

This is confirmed by Maſter *James Peele*, — A mans Eſtate (ſaith he) doth conſiſt in two kinds: the one whereof is, that a man hath, or ought to have in poſſeſſion, that is to ſay, in Ready-mony, Debts and Goods; — and the other kind is, that which he Oweth to other men, being his Creditors; —— and by comparing of the total Summe of Ready-money; Debts and Goods belonging to us, with the total Summe of the Creditors, the eſtate of that accompt is preſently perceived; that is to ſay, ſo much

much as the *Mony*, *Goods* and *Debts* —— *ſurmount* the Creditors, ſo much appertaineth to the *Owner* of that Leager for his proper Eſtate.

Queſt. 6. What is to be conſidered in Stocks *Increaſing* branch?
Anſw. The ſame is divided into three members.

The firſt is of the

Ready-mony which we have at the taking our Inventory.

The ſecond is of the

Commodities that remain unſold under our hands, or under the hands of others for our accompt; —— in which word *Commodities* —— is included Houſes, Lands, Rents, Ships-parts, and the like.

The third is of the

Debts due to us from others, being

1. *People* unto whom we have formerly ſold, or, that have promiſed us payment of accepted Exchanges, or the like.
2. *Factors*,
3. *Partners*, } that have not as yet given us full ſatisfaction.
4. *Maſters*,
5. *Wares* that we have received to ſell for Factorage, or Company accompt; we having paid charges upon the receipt of the ſame, and the accompt of thoſe goods is not yet finiſhed.

Queſt. 7. How many members hath Stocks *Decreaſing*?
Anſw. This hath but one member; being
Debts due from us to others; or, that which we owe to others, to wit, unto

1. *People* of whom we have bought, or whoſe Bills we have accepted for payment thereof.
2. *Factors*,
3. *Partners*, } unto whom as yet we have not given full content.
4. *Maſters*,
5. *Wares*, whereof part only are yet ſold; and thoſe either for Factorage, or Company accompt.

Queſt. 8. In the fifth Queſtion you ſpake of Stocks Increaſing and Decreaſing *Improperly*, explain the word *Improper*?

Anſw. Simon Stevin diſcourſing of Merchants Book-keeping with Prince *Maurice* concerning Stocks *Increaſing* and *Decreaſing*, fol. 55. the Prince ſaith, That *Money*, *Wares* and *Debitors* increaſe Stock; for the more a man hath of them, the greater will his Stock be: —— Contrarily, —— Debt-demanders decreaſe Stock.

Simon Stevin replyeth, to be of another opinion, expreſſing himſelf with this enſuing inſtance.—If (ſaith he) in former books I bought of *Peter* a bale of Pepper upon Time, *that Pepper augmenteth not my Stock*, for *Peter* demandeth the value of me, the time being expired: In like manner,

my Stock decreaſeth not, becauſe *Peter* is a *Debt-demander*; for it is as much augmented by the Pepper: but if a Bale of Pepper be given to me, that *truly augmenteth* my Stock; for I enter *Pepper Debitor* to Stock. And fol. 54. A Merchant giving certain hundreds to marriage with his *Daughter*, that *decreaſeth* Stock. By this may eaſily be diſcerned what properly Stocks *Augmenter* and *Diminiſher* is.

Queſt. 9. A well eſtabliſhed Eſtate in a mans Books (ſay you in the Anſwer to the firſt Queſtion) procureth contentment unto the Poſſeſſour: But being it is a general Cuſtom with many Merchants to write a *piece* of their *Eſtate* in *one Book*, and another *picce* in another Book, ſo that their *Eſtate* is ſcattered into many Books; in which of theſe Books may the Book-owner reap content?

Anſw. Not in any of them, as is verified in the diſcourſe between *James Peele*, and his *accompt-ſtraying* Merchant: for he had many *Books* and *Papers*, wherein his *accompts* were *diſperſed*; but not any of them could *content* his *diſcontented* mind, until that *James Peele* had united them into one, *in form of a Leager*; ——for it is the proper Office of the LEAGER only *to ſhew a man how his Eſtate ſtandeth.*

Unto this REASON leadeth our (many-book) Merchants; for it compelleth them to give ONE of all their ſtragling Books the *preeminence* of the Name of LEAGER, although there is but part of their Eſtate confuſedly gathered together in the ſame Book. Read further of this in my *Merchants-Mirrour*, in the 3 and 4 places.

Queſt. 10. Thus you have (I perceive) paſſed the *Preamble*, according to the tenour of my Note, which I took when we went to School; but let me hear how you have born in mind the *Thirty Rules of Aid* preſcribed to us by our Maſter.

Anſw. In Subſtance I doubt not but that I have related them, although perhaps not *Verbatim*: See in this Book how I have ſtammered them out, at the latter end of the 340 Queſtions, and their Anſwers, before you enter into any of the 228 *Waſte-book* parcels: Compare them with your Note, and ſo at preſent I leave them.

Queſt. 11. In the *ſixth* Queſtion mention is made of *Stocks Threefold Increaſing members*; and in the *ſeventh* there is ſpoken of *one Decreaſing member*, according to the tenour of the *tenth* place in my *Merchants-Mirrour*: but now let me hear you *Nominate* the true *Debitors* and *Creditors* of the ſame only, without any *Circumſtances* of Dictations.

Anſw. To give you content, I will treat of each in order as they ſtand, whoſe preeminence is, to ſpeak

Of Stocks Increasing first Head-branch.

Queſt. 12. How ſhall I enter into *Debitor* and *Creditor* form, the *Ready-money* that a man hath at the *Surveying of his Eſtate?* Ready-mony.

Anſw. Caſh Debitor to Stock. *Read the firſt Rule of Aid, both Debitor and Creditor.* Concerning the *Reaſon* —— Why —— CASH is entred a *Debitor*, and —— Why — we chuſe the *word* — CASH — rather than the *word* MONY, read the 14 and 15 places in my *Merchants-Mirrour.* Why the word *Caſh.*

AGAIN,

Why STOCK is made *Creditor* by CASH; ſee the 16 Place in the ſame *Mirrour.* Why *Stock* Creditor.

Of Stocks Increaſings ſecond Head-branch.

Queſt. 13. How ſhall I enter the Commodities that are remaining unſold in my *Ware-houſe* or elſewhere, they being in mine own cuſtody and adminiſtration? Wares unſold.

Anſw. Each Commoditie ſeverally (if great Wares) Debitor to Stock.

See the 27 and 28 Places in the *Merchants-Mirrour*, comparing them with this Inſtruction, as alſo with the ſecond Rule of Aid, both in Debitor and Creditor.

Queſt. 14. How ſhall I enter the *Houſe* that I have? Houſe.

Anſw. Houſe (by what name ſoever) Debitor to Stock.

Compare the entrance in the 29 Place with this, as alſo the ſecond Rule of *Aid*, both Debitor and Creditor.

Queſt. 15. How ſhall I enter the Land that I have? Land.

Anſw. Land, lying in ſuch a place, Debitor to Stock.

See the Dictations in the 30 Place of my *Merchants-Mirrour*, as alſo the ſecond Rule of Aid, both in Debitor and Creditor.

Queſt. 16. I having a *Houſe*, out of the which I pay a yearly Legacy; how ſhall I book that? Legacy to pay.

Anſw. Houſe *Muſcovie-houſe Debitor* to the *Demanding-man.*

See the 31 and 32 Places in the *Merchants Mirrour*, with the 4 and 6 Rules of *Aids* Creditors.

Some men account the entrance of this 16 Queſtion to be very impertinently entred here; becauſe (ſay they) that in the entrance of the Inventory, there ought not any mention to be made of that thing which doth not properly *Augment*, or *Diminiſh* Stock:

but

but this entrance doth neither of both; therefore it is improperly entred in this place.

I anſwer, That howbeit Stock is not nominated here, yet in Subſtance Stocks nomination is incluſive: —— as thus, — I might have entered

FIRST,

Houſe Debitor to Stock, for Principal, and Owing Legacy; —— and treating of the fourth Head-branch, then muſt I have entered, —— Stock Debitor to the *Demanding-man*: —— and then perhaps this double entrance might have given them content, although with double writing.

Of this manner of entrance they do allow: for if in my former Books I have bought upon Time of *John Joyner* a piece of Cloth of 20 *l.* price, and the ſame at the taking of my Inventory remaineth wholly unſold, and he unpaid; then they allow of this entrance,

FIRST,

Cloth Debitor to Stock for 20 *l.*

And in the fourth Head-branch,

Stock Debitor to *John Joyner* for the unpaid 20 *l.*

And

Why may not I (without the breaking of Book-keepings true ground-form) enter

Cloth Debitor to John Joyner for 20 *l.* —— and ſo by avoiding of *Stocks Nomination*, avoid the writing of a double Journal parcel?

Houſe-rent. *Queſt.* 17. How ſhall I Book the *yearly Rent* of him that dwelleth in the ſaid *Muſcovie-Houſe*?

Anſw. In-dwelling man Debitor to *Muſcovie-Houſe*.

The Reaſon.

Becauſe it is charged with the mony that we pay for reparation. —— Compare the 32 place with the Debitors of the 3 and 6 Rules of *Aid*.

Legacie to receive. *Queſt.* 18. There is a *Rent* or *Legacie* due to me from another houſe; how ſhall I enter that?

Anſw. The Obliged People, Debitor to Stock. —— Compare this with the 33 place, as alſo with the Debitors of the 3 and 6 Rules of *Aid*.

Ships part. *Queſt.* 19. I have $\frac{7}{19}$ of a Ship, how ſhall I enter the ſame?

Anſw. Ship the *Speed-well* Debitor to Stock. —— Compare this with the 35 place, and the 5 parcel in the firſt Waſte-book in *Amſterdam*.

Concerning *Jewels* and *Moveables*, read the 34 place, according to the tenour of the ſecond Rule of *Aid*, both the Debitor and Creditor.

Of

Of Stocks Increaſing third Head-branch.

Queſt. 20. How ſhall I enter the People of whom we ought to have? Debitors to us.
Anſw. Such People (each name ſeverally) Debitor to Stock. —— See the 45 place.

This third Branch is divided into four Sub-diviſions in the *Merchants-Mirrour*, and is at large explained there, according to the third Rule of Aid, both in Debitor and Creditor.

Of the fourth Head-branch, called Stocks Decreaſing.

Queſt. 21. How ſhall I enter the People that are to have of us? Debt Demanders.
Anſw. Stock Debitor to ſuch *Debt-demanders*; each name ſeverally.

See the 46 place in my *Merchants-Mirrour*, compared with the fourth Rule of Aid, both in Debitor and Creditor.

Thus much in brief of the things particularly for my ſelf, being under mine own Adminiſtration.

Of matters for my particular accompt adminiſtred by any other; and firſt of the paſſages between Me *and my* Factor.

Queſt. 22. I have formerly ſhipped Commodities to *Briſtol*, or unto any other parts beyond the *Seas*; concerning the which I have advice, that part of them are (as yet) remaining unſold: How ſhall I enter them? Goods formerly ſhipt.
Anſw. Voyage to ſuch a place (naming the ſame) conſigned for my accompt to *Allert Allerton*, Debitor to Stock. —— See the 38 place, and ſecond Rule of Aid.

Queſt. 23. I have likewiſe advice, that part of thoſe formerly ſhipped Commodities are ſold; for the which (as yet) I have no ſatisfaction: How ſhall I enter the ſame? Former ſhipt Goods ſold.
Anſw. Such a Factor My accompt-Currant Debitor to Stock. —— The Reaſon is, that if there had not been any part of the ſame ſold, then had the next before ſtanding parcel been ſo much the *more* Debitor to Stock as the *firſt Coſts* of thoſe ſold Goods were worth before they were ſold. —— See the 22 Rule of Aid in Debitor.

Queſt. 24. But ſuppoſe that he hath ſent me more *Returns* than my ſold Goods did amount unto; How muſt that be entered? Returnes too much to us.
Anſw.

Anſw. Stock Debitor to ſuch a Factor My accompt-Currant, for ſo much as he is out of purſe for me; or for ſo much over-plus as he hath (too much) made me good. See the fourth Rule of *Aid.*

Other matters for my particular accompt adminiſtrated by any other; and ſecondly, of paſſages between Me and my Partner, unto whom I have delivered Mony or Wares, to be imployed by him, with his portion, for the good of us both.

My Goods in Partnerſhip by another.

Queſt. 25. I have in my former Books delivered certain *Mony* or *Wares* to be imployed by my Partner, by the which he was to joyn an equal value upon equal Gain or Loſs: How ſhall I enter that?

Anſw. Such a man My accompt *by him in Company* Debitor to Stock,— for ſuch value as is in his adminiſtration. The ground of this may be gathered from the 12 Debitor and the 5 Creditor in the Rules of *Aid.*

Queſt. 26. Suppoſe that he hath ſold part of the former delivered Eſtate: How ſhall I enter that?

Anſw. You are not to enter any thing of that paſſage into your Books, until he hath really repaid you the whole or part again with Mony or Wares. But more of this hereafter in due place.

Other matters under my Adminiſtration, between Me and Partners.

Anothers Stock in Partnerſhip with me.

Queſt. 27. I have formerly received Mony or Wares, or both, of *Bartell Bartelſon*, to be imployed by me; by the which I was to bring in an equal or unequal value upon Gain or Loſs *pro rato*: for which Mony I, or We, bought Wares, which are as yet unſold; inſomuch that for his Stock I have not given him any ſatisfaction back: How ſhall I enter this Propoſition?

Anſw. Wares in Company for *Bartell Bartelſon* and *My ſelf*, each $\frac{1}{2}$ or $\frac{1}{3}$, or $\frac{1}{4}$, *&c.* Debitor to Stock; becauſe that both *his* Stock and *mine* are jointly joined together. See the Debitor in the 5 Rule of *Aid.*

And Then,

Stock is Debitor to *Bartell Bartelſon* His accompt by me in Company for his In-brought Eſtate. —— This parcel might have been entred under the fourth Head-branch of the Inventory.

Thus much in brief of the known Inventory: and

Concerning the concealment of a mans Eſtate, —— ſee the paſſages in the 47 Place, including the 50 Place; which are the entrances of Mr *Henry Waninghen:* and after him, the ſame entrances are *ratified* by his Diſciple Maſter *Joannes Buingha*, both in *Dutch*; and laſtly, imitated by Maſter *John*

John Carpenter Gent. in Engliſh: the confutation of which is treated of in the 51 Place; and the redreſſement in the enſuing Places, including the 60 Place of my *Merchants-Mirrour*.

Now we are to proceed to TRAFFICKS-ORDER it ſelf, in the which are to be conſidered three CAPITAL ACCOMPTS: to wit,

A { Proper / Factorage / Company } accompt. Of theſe in Order; and firſt of the accompt

PROPER in *Domeſtick-affairs*, whoſe parts may be:

- *Buying* upon ſeveral conditions, beginning Queſt. 28 one condition, 34 another, 38 another, 41 another, including the 47 Queſtion
- *Shipping of Wares* to another *Town* or *Land*, to be ſold for my accompt, Queſt. 48. including the 66 Queſtion.
- *Selling* upon ſeveral conditions, Queſt. 67. to 76 with 80, and 81 Queſtions
- *Abatements* upon { Wares, Queſt. 82. / Mony, Queſt. 86. }
- *Receiving* upon ſeveral conditions, Queſt. 89. and ſo containing Thirteen Varieties, including the 146 Queſtion.
- *Gratuities* given or received, Queſt. 147.
- *Paying* upon ſeveral conditions, Queſt. 154. containing Nine Varieties, including the 189 Queſt. From which, unto the 201. Queſt. ſeveral paſſages of HIS and MY accompt are treated of.

Forrein-affairs conſiſting in:

- *Advice*, that the ſent Goods, or part of them, are { *Sold*, Queſt. 201, & 206. included. / *Loſt*, Queſt. 207, and 210. with other very neceſſary obſervations, including the 214. Queſtion. }
- *Returns* in { *Wares*, Queſt. 215. including the 227. Queſtion. / *Mony*, Queſt. 228, & 229. with the obſervations that are to be noted in the quoted places. }

And thus you see the Table at large dismembred; now I intend upon each particular in *Order* to enter an

EXPLICATION:

And first, of Buying *upon several conditions, as by the ensuing particular Instances is made plain.*

Bought, and presently paid for.

Quest. 28. I *buy* Durances, paying for the same even upon the receipt thereof: How shall I enter them?

Answ. Durances (or the In-bought Commodity) Debitor to Cash.

Concerning the manner of entrance that some would have for the entring of this parcel, see the 65 Place, and read the Instructing Explication upon the same; comparing this with the 5 and 9 Debitors in the Rules of Aid, which are here verified.

FOR

First, Durances come to us; and therefore are made *Debitor.*
Secondly, Mony goeth from us; and therefore is made *Creditor.*

FOR,

That which cometh to us, hath a charge, *Debitor.*

AND

That which goeth from us, hath a discharge, *Creditor.*

Hence you may perceive how needful it is to be well grounded in the Rules of Aid.

NOTA,

All accompts of *Commodities* must have inward lines, to keep the quantity of *Ells, Measures, Weights,* and the like.

Some (as *James Peele*) do draw this line or lines (wherein they enter their quantity) in the Margin toward the left hand; others draw none, but enter them in the writing line: but that is tedious for their Addition: each his choice in that, it's but a Ceremony amongst us.

Bought, and not instantly paid for, but some daies after.

Quest. 29. I buy Pepper, but pay not instantly.

Answ. Pepper is Debitor to the man (owner) of whom I bought it.

Read the discourse upon the 66 and 67 Places, compared with the ninth Debitor in the Rules of Aid.

NOTA,

The entrance of that which I buy upon 2 daies, 2 months, 2 years, is all as one; for the Selling-man must be known in my Books as well for 2 daies as for 2 years. See the Creditor in the 5 and 6 Rules of Aid.

Bought, paying part presently, part to stand out upon Time.

Quest. 30. I buy a Commodity, paying one sixtyseventh part present mony; the residue to stand out for three months time.

Answ.

Anſw. This hath two Journal entrances.
First, In-bought Commodity *Debitor* to the Selling-man for the whole.
Secondly, Selling-man *Debitor* to Caſh for the paid part.
Read the 68 and 69 Places, compared with the 5 and 6 Rules of Aid, both Debitor and Creditor.

Queſt. 31. I buy a Commodity to pay at ſix months time; but the *Selling-man* deſireth the mony preſently, and we agree for the rebate, ſo that I pay him the mony in hand: How ſhall I enter this? Bought upon time, but I rebate for the time, and pay the man preſent mony.

Anſw. The entrance of this parcel requireth three Journal inſtances.
First In-bought Commodities Debitor to the Trading-man for the whole, at 6 months times price.
Secondly, Thirdly, } The Trading-man Debitor } To Caſh for the money paid. To In-bought Wares for the rebate.
What entrances are made by ſeveral Authors upon the Abatements of Wares *Bought* or *Sold*, ſee the diſcourſe of the ſame at large in the 70 place.

Queſt. 32. I buy Cloth upon, or at, 9 months time, which is to ride out 3 months, then to diſcount for 6 months; but by agreement I pay the man preſently for the ſame with Rix Dollers at 4 *s.* 7 *d.* which coſt me leſs: How ſhall I enter this? Bought upon time, paying preſent mony, enjoying advance by the mony, and rebatement of the time.

Anſw. This Propoſition hath four Journal entrances.
First, Cloth Debitor to the *Man* for the whole coſts at 9 months time.
Secondly, Thirdly, } The Trading-man is Debitor to } Caſh, for the payment in full. Cloth, for the 9 months diſcount or rebatement
Fourthly, Caſh Debitor to Profit and Loſs, for the advance upon the Dollers.

Queſt. 33. I buy Wares to the value of 200 *l.* each $\frac{1}{3}$, at three and three months payment, rebating inſtantly; paying part by an Aſſignment upon *David Darling*, part with other Wares that ſtand upon my Book, and the remainer with Dollers, at a higher price then they coſt me: How ſhall this be entred? Bought upon time, paying preſently, by ſeveral manners of payments, enjoying as above.

Anſw. This Propoſition hath ſeven Journal inſtances.
First, Wares Debitor to the man for the whole 200 *l.*
Secondly, Thirdly, Fourthly, Fifthly, Sixthly, } The man Debitor to } *David Darling*, for my Aſſignment. Wares delivered. Wares for 3 mon. diſcount of 100 *l.* Wares for 6 mon. diſcount of 100 *l.* Caſh, for the paid mony.

Seventhly, Caſh Debitor to Profit and Loſs, for Dollers advancement.

Read the 103 Place in the *Merchants-Mirrour*.

Buying Wares for other Wares: that is, To Truck or Barter.

Wares bought for VVares upon equal value.

Queſt. 34. I buy Wares for *other* Wares, the value being equal: How ſhall I enter the ſame?

Anſw. In-bought Wares Debitor to the delivered Wares. —— See the Inſtructions of the 71, 72, 73, and 74 Places, compared with the fifth Debitor and Creditor, and the ninth Debitor and Creditor in the Rules of Aid.

VVares bought for other VVares, and mony to boot paid to me.

Queſt. 35. I buy Wares, delivering a greater value, receiving the overplus back in mony: How?

Anſw. This hath three Journal entrances.

First, In-bought Wares Debitor to the Selling-man for their value.

Secondly, The man Debitor to the delivered Wares for their value.

Thirdly, Caſh Debitor to the man for the received-mony, to equal the Truck.

Read the Inſtruction entered in the 75 Place of my *Merchants-Mirrour*, and obſerve the ſame well.

VVares bartered for other VVares and mony paid by me.

Queſt. 36. I buy Wares, delivering a leſſer value, and pay mony to equal the Truck: How?

Anſw. This hath likewiſe three Journal entrances.

First, In-bought Wares Debitor to the Trading-man.

Secondly, Trading-man Debitor to the delivered Wares.

Thirdly, Trading-man Debitor to Caſh for the mony paid him to equal the Truck.

Nota bene.

Read the 75 Place in my *Merchants-Mirrour*. —— Note, that under the above entred three entrances, the ground of Trucking conſiſteth. Many other entrances ſome do enter, but they are all inclufive in the above entred three Propoſitions.

Queſt. 37. How many things are in brief to be noted in this accompt of Barter?

Anſw.

Anſw. Three particulars are to be obſerved in theſe paſſages of Truck or Barter. The chief obſervations in Barter are three.

Firſt, The Barter is for Wares of an equal value; and for them the plaineſt entrance is to make two Journal parcels for the ſame, as is rehearſed in the 71 Place of my *Merchants-Mirrour.*

Secondly, The Barter is in Wares of an unequal value, and mony received: of ſuch nature is the 75 Place in my *Merchants-Mirrour.*

Thirdly, The Barter is in Wares of an unequal value, and mony paid by me to equalize the ſame: of ſuch nature is the ſaid 75 Place in my *Merchants-Mirrour*, being well obſerved.

Buying of Wares, which are to be —— delivered unto me —— two or more Weeks or Months after the Agreement.

For your better proceeding in this paſſage, , after the well underſtanding of the ninth *Rule* of Aid, add now the tenth *Rule*, which is,

Whoſoever promiſeth to us, the *Promiſing man* is ——————————— *Debitor.* Of promiſe-reckoning.

AND,

Unto whom we promiſe, the *Promiſed man.* is ——————————— *Creditor.*

Queſt. 38. I buy Wares, agreeing now for quantity and price, —but am to receive them 2 Weeks or Months hence: How ſhall I inter the ſame? VVares bought to be delivered to me two weeks or months after the agreement.

Anſw. The *Promiſing Man* is Debitor to *Promiſe-reckoning.*

Here you ſee the firſt part of the tenth, or above-entred, *Rule of Aid* confirmed. Of the further diſcourſe upon this Article, read the 76 and 77 Places in my *Merchants-Mirrour.*

Queſt. 39. I buy Wares, agreeing now for quantity —— and price, —— but am to receive them ſome Weeks or Months after our agreement; and I bind him to the *Performance* by mony that he giveth me in hand: How? VVares bought to be delivered to me after the agreement, and mony by me received.

Anſw. This Propoſition hath two Journal entrances.

Firſt the *Promiſing Man* is Debitor to the *Promiſe-reckoning.*

Secondly, Caſh is Debitor to the *Promiſing Man* for the received aſſumption.

Queſt. 40. I buy Wares upon condition, as for and by agreement paying him part in hand. VVares bought upon conditi. on, as before, and mony paid by me.

Anſw.

Answ. This hath likewise two Journal entrances.

First, The Promising man is Promise-reckoning.
Secondly, Debitor to Cash.

Reade the 78 and 79 Places in my *Merchants-Mirrour.*

Buying of a { SHIPS-PART. / HOUSE. / LEGACIE.

To buy a Ships part.

A Ships-part bought for ready-mony.

Quest. 41. I buy $\frac{3}{8}$ parts of a Ship, paying for the same presently: How?

Answ. Ship the *Dolphin* is Debitor to Cash.

To buy a Ships-part on time.

Quest. 42. I buy $\frac{1}{7}$ of a Ship, but am to pay for the same six months hence: How?

Answ. Ship the *Maria* of *London* is Debitor to the Selling-man.

To buy a Ships-part, paying part with mony, part with Wares, and the remainer to stand out 12. months.

Quest. 43. I buy $\frac{3}{16}$ of a Ship, paying part in Ready-mony, part with Wares for the Ships use, the Remainer at 12 months time: How?

Answ. This Proposition hath three Journal entrances.

First, Ship the *Sea-Horse* is Debitor to the Trading-man for the whole.

Secondly, Trading-man is Debitor to Cash, for the mony paid.
Thirdly, Trading-man is Debitor to Wares, for the quantity and value.

To buy a House.

To buy a House for Ready-mony, out of which House there is a yearly Rent to be paid for a Legacie.

Quest. 44. I buy a House for Ready-mony; but so, that there is a Legacie of 200 *l.* still upon the same; for which I pay yearly Rent untill I release the Principal: How?

Answ. This Proposition hath two Journal entrances.

First, House the Golden-Fleece is Debitor to Cash, for the mony paid.
Secondly, House the Golden-Fleece is Debitor to *Simon Sands*, for Legacies and Rents, for the Principal, and one years Rent; specifying in the Journal, at how many years purchase and at what price the same may be released, if I will buy it free.

To buy a House, paying part now, part

Quest. 45. I buy a House of *Albert Allerton*, paying part now, the resi- due is to be paid upon yearly conditions; but so, that *Bartel Bartelson* hath

hath a Legacie out of the ſame, for which I pay him yearly Rent, beſide the firſt Coſts: How?

on yearly conditons; out of which Houſe there is a yearly Rent to be paid for a Legacie

Anſw. This Propoſition hath three Journal entrances.

First, / Secondly, } House the Red-Lion is Debitor to { *Allert Allerton*, for the whole Coſts upon time. / *Bartel Bartelſon*, for Legacies and Rents, for the Principal and one years rent.

Thirdly, *Allert Allerton* is Debitor to Caſh for the preſent payment.

Read the 80, 81, and 82 Places in my *Merchants-Mirrour*, and obſerve them well.

To buy a Legacie.

Queſt. 46. I buy a Legacie of *Charles Charlton* with gains, the ſaid Legacie is already entred into my Boook: In part of payment I deliver him an Aſſignation, payable by *David Darling*, the ſame I received from *Evert Evertſon*; partly I pay him with Rye, upon 6 months diſcount; and the complete remainer I pay him with Dollers at 4 *s.* 7 *d.* that coſt me leſs: How ſhall I enter this into my Journal?

To buy a Legacie with gains, which ſtandeth upon my book, paying part by Aſſignment, part by Wares; the reſt with mony advanced in the firſt price.

Anſw. Six Journal parcels are ariſing from this Propoſition.

First, Profit and Loſs, for the gains.

Secondly, / Thirdly, } *Charles Charlton* is Debitor to { *Evert Evertſon*, for his Aſſignation, payable by *David Darling*. / Rye, for the price, at 6 mon. time, entred upon the diſcount, or rebatement.

Fourthly, Caſh, for the complete payment.

Fifthly, Rye is Debitor to *Charles Charlton* for the diſcount or Rebatement.

Sixthly, Caſh is Debitor to Profit and Loſs for advance upon the Dollers.

See the 83 Place in my *Merchants-Mirrour*.

To buy a Legacie with gains, which Legacie ſtandeth not as yet upon my book, paying part by Aſſignment, part by Wares; to diſcount the reſidue with mony advanced in the firſt price.

Queſt. 47. I buy (with advance) a Legacie of *Francis Froſt*, due to him from a certain Houſe poſſeſſed by others: part by his order I pay to *Govert Golſton*, with an Aſſignment, payable by *Henry Hard-head*, for the accompt of *Jaques Jolyt*; the remainer (by his order) I pay to *Katherine Krabs* with Ryals of eight, that coſt me leſs then I gave them to her; therefore I pay her with the fewer peeces, to bring out juſt the remaining ſum, leſs the advance: How ſhall this be Journallized?

Anſw. This Propoſition containeth five Journal entrances.

First,

First,
Secondly, Possessing people for Legacies and Rents Debitor to — *Francis Frost*, for the whole sum that it cost me. Profit and Loss, for so much as the Legacie (by their Contract) is more worth then I bought it for.
Thirdly, *Francis Frost* is Debitor to — *Jaques Jolyt*, for his Assignation delivered to *Govert Golston*, by order of *Francis Frost*, payable by *Henry Hard-head*.
Fourthly, Cash, paid by order of the said *Francis*, to *Catherine Krabs*.
Fifthly, Profit and Loss, for advance upon the Ryalls,

Read the 84 Place in my *Merchants-Mirrour*.

To ship Wares unto another Town or Land, to be sold for My *accompt; and also of the Entrances of Custome, Charges, Insurances, or the like, done at the shipping of such Commodities.*

For your assistance herein, note the words of the Debitor in 71 Rule of Aid.

Four Observations are to be observed in the shipping away of Commodities unto another Town or Land.

First,
Secondly, Whether the Commodities that we now shipt away — Do stand already charged in our Leager. Are now bought with ready-mony, and so shipped away without the entrance of them upon any accompt of Commodities in our Leager.
Thirdly, Are now bought upon time,
Fourthly, when any man (according to my order) sendeth Commodities from *Spain* to *France* (or the like) to be sold there for my accompt Of each of these I will enter an Instance.

To ship away VVares that are entred in my Leager already.

Quest. 48. I ship away Wares (be they Cambrick-Cloth or whatsoever) that are already charged in my Leager, being so entred when they were first received: How?

Answ. Voyage to *Roan* in *France* consigned to *Jean du Boys*, is Debitor to Cambrick-Cloth, or whatsoever, giving them such a Name or Title at their discharge as was set upon them at their Charge See the 17 Debitor in the Rules of Aid.

Quest. 49.

Queſt. 49. Suppoſe that I buy Bayes for ready-mony, paying preſently; and ſo ſhip them away, without further entrance of the ſame into my Leager: How?

To ſhip away Wares now bought for ready-mony, without entring of them into my Leager, upon an acccompt of Commodities, to avoid double writing.

Anſw. Voyage to *Madrill* in *Spain* conſigned to *Pedro del Vergos*, is Debitor to Caſh, for the In-bought value of ſuch Bayes, and the charges done at the ſhipping; if the charges be not entred into a Journal parcel alone.

Queſt. 50. Suppoſe that I buy * Pepper upon 18. months time; and ſo ſhip them away, without entrance of the ſame upon an accompt of Commodities in my Leager: How?

Anſw. Voyage to ſuch a place, conſigned to ſuch a man, is Debitor to the *Trading-man*, for their value, upon 18. months time.

* To ſhip away VVares now bought upon Time, without entring of them upon an accompt of Commodities in my Leager, for the avoiding of double writing.

Queſt. 51. Suppoſe I buy a Commodity at 18. months time, and ſhip them away, not booking them upon an accompt of Commodities; the ſame runneth out the time for 6. months, and then I diſcount, or rebate for for the other 12. months: How?

Anſw. Voyage to *Stoad* in *Denmark*, conſigned to *Hans Holſter*, is Debitor to the Trading-man.

And for the diſcount.

Trading-man is Debitor to Voyage to *Stoad* in *Denmark*, conſigned to *Hans Holſter*, for the diſcount. See the 88. place in my *Merchants-Mirrour.*

Queſt. 52. Suppoſe that according to my order, *Jack Pudding* at *Amſterdam* ſendeth *Cordage* to Saint *Lucars*, to be ſold for my accompt: How?

Anſw. Voyage to Saint *Lucars*, conſigned to *N. N.* or to ſuch a man, is Debitor to *Jack Pudding* at *Amſterdam*, MY accompt Currant, for the value of the ſent Commodities. Read the 85, 86, 87, 88, and 89. place in my *Merchants-Mirrour.*

Queſt. 53. How ſhall I further *deal* with the Commodities, when any Factor writeth me that he hath received them into his hands?

An uſual Queſtion moved and anſwered.

Anſw. I have not further to *meddle* with them, but to let them remain ſtill upon the *Voyages charge*, until my Factor advertiſeth me of the *Sale* or *Loſs* of them.

Queſt. 54. Why doth Maſter *Henry Waninghen*, Chap 16. in the third Queſtion (upon advice of their ſafe arrival into the Factors hands) remove them from the Voyage? —— entring —— Commodities in the hands of ſuch a Factor, Debitor to *Voyage.*

The like entrance is made by *Jaques vander Schuere*, in the 288. parcel of his book.

A reply upon the former Queſtion anſwered, and confirmed by grounds of reaſon.

Anſw. With their (*meer needleſs*) entrances I would not *meddle*, were not this manner of —— Removing of the Voyages firſt entrance ——

too-too much affected by many ignorant Enterers. —For with *Martin Wentzel*, I say, —That when a Taylor cutteth a cloth in many pieces, he must again sow many pieces together; —even so he that frameth many accompts in his Leager, must at the end close many accompts again. When a Merchant wanteth writing, then hath he but small imployment. Avoid double writing.

Of the Charges *done upon those sent Goods.*

To pay Custome & other charges at the shipping away of any Commodity.

Quest 55. Suppose that at the shipping of the Cambrick-cloth, Bayes and Pepper, I pay Custome, Insurance, and other Charges: How?

Answ. Voyage to *Roan* in *France*, consigned to *Jean du Boys* —— is Debitor to Cash, or Voyage to *Madrill* in *Spain*, consigned to *Pedro del Vergos* —— to *Charges of Merchandizing*. Voyage to such a place, consigned to such a man ——

See the 90 place, compared with the 18 Debitor and Creditor in the Rules of Aid.

Of Insurances caused to be done upon those sent Goods.

To cause my sent Goods to be Insured, paying the Insurer presently.

Quest. 56. Suppose that I cause the Commodities that were sent away in the 48 and 49 Questions, to be insured by *Allert Allerton*, and pay for the same presently: How?

Answ. Voyage to *Roan* in *France*, consigned to *Jean du Boys* —— Voyage to *Madrill* in *Spain*, consigned to *Pedro del Vergos* —— } is Debitor to Cash.

See the 90 Place in my *Merchants-Mirrour*, with the 18 Debitor and Creditor in the Rules of Aid.

To cause my sent Goods to be Insured, not paying the Insurer until I have advice of the safe arrival there.

Quest. 57. Suppose that I cause the sent Commodities to be insured by *Bartell Bartelson*, but pay not the *Premie* untill I have advice of the safe arrivement of them at the place unto which they were sent: How?

Answ. Voyage to *N. N.* consigned to N. N. is Debitor to *Bartell Bartelson*, for the *Premie* or Insurance money. See the 91 place, compared with the 19 Debitor and Creditor in the Rules of Aid.

Quest. 58. Suppose I have advice, that my sent Goods are well arrived at the desired Haven; and I pay *Bartell Bartelson* the *Premie* or Insurance money: How?

Answ. *Bartell Bartelson* is Debitor to Cash for the *Premie* paid to him. See the 22 Debitor and Creditor in the Rules of Aid.

Of

Of Inſurances done by me upon Commodities that another man hath ſent to the Streights, *or whereſoever elſe.*

To Inſure Goods that are ſhipt by another man for his accompt, & the money received by me preſently upon the Inſuring of the ſame.

Queſt. 59. *Clace Capon* hath ſhipt Goods to the *Streights*, to be there ſold for his accompt; the ſame I have Inſured him, for which my Inſurance I receive of him the Inſurance money: How?

Anſw. Caſh Debitor to { Inſurance-reckoning, OR, Profit and Loſſe.

Read the 20 Debitor and Creditor in the Rules of Aid.

Goods by another man ſent to Sea, and by me Inſured, for which I am to receive the Inſurance mony upon the advice that the ſent Goods are well arrived at the place to which they were cõſigned.

Queſt. 60. I have Inſured Goods which *David Darling* had ſhipped for his own accompt (or for another mans accompt, that is all as one to me) for which I am to receive the Premie (or Inſurance money) upon notice of the ſafe arrival there: How?

Anſw. David Darling is Debitor to { Inſurance-reckoning, OR, Profit and Loſſe.

Read the 21 Debitor and Creditor in the Rules of Aid.

Queſt. 61. Suppoſe that the * notice is come, that thoſe Goods ſhipt by *David Darling* are well arrived at the deſired Harbour, and he payeth me with Dollers at 4 *s* 4 *d.* which I pay out again at 4 *s.* 6 *d.* How?

Anſw. This hath two Journal entrances.

First, Caſh Debitor to *David Darling*, for the value of the money as I can pay it out.

Secondly, *David Darling* is Debitor to Profit and Loſſe, for the advance-money.

* To have notice, that thoſe Goods which were by me Inſured, and the Inſurance is paid to me with advance, upon the advice of their ſafe arrival.

Of Goods loſt at Sea, partly for my accompt, and partly for other mens accompts, which I had cauſed to be Inſured for me, and for others by me Inſured.

Goods of mine loſt at Sea, that were not Inſured.

Queſt. 62. Suppoſe that part of *my formerly* ſhipt Goods (which by me were not cauſed to be Inſured) are caſt away, How?

Anſw. Profit and Loſſe is Debitor to Voyage to ſuch a place, conſigned to ſuch a man, for the quantity and value. Read the 25 Debitor and Creditor in the Rules of Aid.

Goods of mine loſt at Sea, that were Inſured,

Queſt. 63. Suppoſe that part of my Goods ſhipt, as in the 56 Queſtion (being Inſured by *Allert Allerton*) are caſt away: How?

Answ. *Allert Allerton* Debitor to { Voyage to *Roan* in *France*, consigned to *Jean du Boys*. / Voyage to *Madrill* in *Spain*, consigned to *Pedro del Vergos*.,

See the second part of the 25 Debitor and Creditor in the Rules of Aid.

Goods lost at Sea, that were Insured by me, for which I now pay the Owner.

Queſt. 64. Suppoſe that the Goods of *Clais Capon*, which I enſured, as in the 59. Queſtion, are partly loſt: ſo that I now pay him for the ſame: How?

Anſw. { Inſurance-reckoning / OR, / Profit and Loſs } Debitor to Caſh.

See the 23. Debitor and Creditor in the Rules of Aid.

Goods loſt at Sea, but I pay not the Owner for them as yet.

Queſt. 65. Suppoſe that the Goods in the 60. Queſtion are ſaid to be wholly loſt, but I pay not *David Darling* for them as yet: How?

Anſw. { Inſurance-reckoning / OR, / Profit and Loſs } is Debitor to *David Darling*.

See the 24. Debitor and Creditor in the Rules of Aid.

Goods that were ſold to be loſt, are recovered and ſold, and the proceed ſent to the Owner.

Queſt. 66. Suppoſe that the goods in the 65. Queſtion that were ſaid to be loſt, are recovered and ſold, ſo that the proceed of the ſame is ſent to *David Darling*: How?

Anſw. { *David Darling* Debitor to { Inſurance-reckoning. / OR, / Profit and Loſs. }

I chuſe Inſurance-reckoning rather then Profit and Loſs, becauſe the Gain or Loſs is there moſt apparent.

Of Selling *upon ſeveral Conditions, as by the enſuing Inſtances ſhall be made apparent.*

To ſell VVares, and to receive the mony upon the chaffer, or preſently.

Queſt. 67. I ſell Wares for Ready-mony, receiving, the ſame inſtantly: How ſhall I enter that?

Anſw. Caſh is Debitor to the ſold Commodity. See the 92. place in my *Merchants-Mirrour*, compared with the ſeventh Debitor and Creditor in the Rules of Aid.

VVares ſold, to be paid to me upon demand, wherein the word *Demand* is expreſſed.

Queſt. 68. I ſell Wares, the mony to be paid to me upon *Demand*: that is, ſome few Dayes or Weeks after the Selling and Delivering day, according to agreement: How?

Anſw.

Anſw. The Trading-man is Debitor to the ſold and delivered Commodity. See the 93. place compared with the eighth Debitor and Creditor in the Rules of Aid.

Queſt. 69. I ſell Wares, receiving part of the mony in hand, and the remainer to ſtand out for ſome months: How? VVares ſold, receiving part of the mony in hand, the reſt to ſtand out ſome months.

Anſw. Two Journal entrances are included in this Propoſition.

Firſt, the Trading-man is Debitor to the Delivered Wares, for the whole ſum.

Secondly, Caſh Debitor to the Trading-man, for the received part.

Read the 94. place, compared with the 9. and 11. Debitors and Creditors in the Rules of Aid.

Queſt. 70. I ſell Wares upon time; but after ſome few daies we agree for the rebatements time, and price, and he payeth me the mony: How? VVares ſold upon time; but afterwards we agree for the Rebatements time, and I receive the mony.

Anſw. This hath three Journal entrances.

Firſt, the Trading-man is Debitor to the Delivered Wares, for the unrebated value.

Secondly, Caſh is Debitor to the Trading-man, for the received value.

Thirdly Delivered Wares Debitor to the Trading-man, for the diſcounts value.

Read the 95, 96, and 104. places in my *Merchants-Mirrour*.

Queſt. 71. I ſell Commodities to the value of 300. *l.* payable at 4. and 4. and 4. months preciſe, each pay being an equal third: after ſome daies we agree for the preſent diſcount, *à proportione* times payments, and he then payeth me the mony, with Gains to me upon the ſame: How? VVares ſold at 4. and 4. and 4. months time, but afterwards rebated; and the mony paid to me with advance.

Anſw. This Propoſition may be Journallized into a Merchants Journal at three entrances: but for the better underſtanding of each times abatements, I will enter them in ſix Journal entrances.

Firſt, Trading-man Debitor to Wares, for the whole value of 300. pound,

Secondly, Wares are Debitor to the Four Months time:
Thirdly, Trading-man for the diſ- Eight for ſo their firſt
Fourthly, count of 100. *l.* for—— Twelve payments were

agreed upon to be paid; and therefore they ought to be ſo rebated.

Fifthly, Caſh is Debitor to the Trading-man for the mony, at the rate that I can put it away.

Sixthly, Trading-man is Debitor to Profit and Loſs, for the advance of the monies.

Queſt. 72. I ſell ſeveral Wares, at 11. months time preciſe, diſcounting immediately,

Wares unfold at 11 moneths time, discounting presently, being paid me, partly with an Assignment not yet due; but I am to have allowance for that time: the remaining mony he keepeth still at Interest for six moneths.

immediately, in part of payment for the same, I receive mony of himself; also I receive from him an Assignation, firmed by *Conradus Carlton*, indossed to *David Darling*, payable two moneths hence, for which time the Trading-man is to give me allowance; the remainer he detaineth still at Interest for six moneths: How?

Answ. Five Journal entrances are included in this Proposition, as appeareth by these ensuing Instances.

First, Trading-man Debitor to those delivered Wares (howsoever named) for the value of the first unrebated price.

Secondly, Cash is Debitor to the Trading-man, for the money received of him directly.

Thirdly, *Conradus Carlton* is Debitor to the Trading-man, for the Assignation, payable by *David Darling* at two moneths time.

Fourthly, Trading-man is Debitor to Interest-reckoning, for the prolongation of the two moneths of *Conradus Carlton*, and for the 6 moneths Interest of his own detained money.

Fifthly, Wares Debitor to the Trading-man, for the discount; *Provided* that those several Wares stood entered into my Book under one accompts Title.

Read the 96 Place in my *Merchants Mirrour*.

Wares sold & rebated, which stood upon several accompts in my Leager, these having two kinds of entrances.

Quest. 73. Suppose that those several Wares were *Kersies*, *Linnen*, *Sugar*, or the like, which were entered into my Leager each under a several Title alone, rebating them immediately as is mentioned above: How would you enter those Rebates?

Answ. The Rebates may be entered after two wayes.

The first is, To cause each Commodity to bear its own rebatement.

Quest. 74. How will you instance the first?

Answ. This may be entered by making so many Journal parcels as there are *several named accompts Titles*; as here are three severals to be entred each apart.

First, —— Kersies
Secondly, Linnen
Thirdly, Sugar
} Debitor to the Trading-man, for the discount, or rebate of each alone.

The second is, To cause one joynt accompt to bear those rebatements.

Quest. 75. What entrances are fittest for the second instance?

Answ. This may be done by one Journal entrance; as thus:

Profit and Loss Debitor to the Trading-man, for so much as the discount or rebate of them all doth amount unto.

Of

Of Selling Wares for other Wares; that is, To Barter or Truck Wares for other Wares: in which is to be obſerved, that the Barter is alwayes either equal, or unequal.

Queſt. 76. I ſell *Wares* for other *Wares*, the Truck being equal in value: How? Wares ſold for other VVares, the Truck being equal.

Anſw. Received Wares Debitor to delivered Wares, value for value, which happeneth very ſeldom.

Read the 97 Place in my *Merchants-Mirrour*, compared with the ninth Debitor and Creditor in the Rules of Aid.

Queſt. 77. I ſell Wares, receiving in part a *leſs* quantity, and money to equal the Truck: How? Wares ſold, receiving other Wares and mony, to make the Barter equal.

Anſw. This hath three Journal entrances.

First, the *Trading-man* Debitor to the *delivered Wares*, for their value.

Secondly, Received Wares Debitor to the Trading-man, for their value.

Thirdly, Caſh Debitor to the Trading-man, for the moneys value.

Read the 98 Place in my *Merchants-Mirrour*.

Queſt. 78. I ſell Wares, receiving again other Wares in part of payment for the ſame; and the reſidue to equal the Truck, is the Rebatement of my delivered Wares: How? Wares ſold to be diſcounted, which the rebate and received Wares make the Barter equal.

Anſw. This Propoſition hath four Journal entrances.

First, the Trading man Debitor to the delivered Wares, for their unrebated value.

Secondly, Received Wares } Debitor to the Trading-man, for { Their value.
Thirdly, Caſh ——— } { The received value.
Fourthly, Delivered Wares } { The diſcount of my delivered Commodity.

Queſt. 79. I ſell *Wares, receiving back a greater value; and I repay the Over-plus again in Rix-Dollers, at a higher rate than they coſt me, *rebating his Wares*: How? * Wares ſold; receiving back a greater value, repaying the over-plus with money and rebate of his Wares, by which moneys payment I advance.

Anſw. This Propoſition requireth five Journal entrances.

First, In-bought Wares Debitor to the Trading-man, for the received value.

Secondly,

Secondly, Thirdly, Fourthly, } Trading-man { Debitor to { *My delivered Wares*, for their value. *In-bought Wares*, for the discount of his Wares. *Cash*, for the monies value paid, and by me rated high.

Fifthly, Cash Debitor to Profit and Loss, for the Valuation advanced higher then the Doller cost me.

Read the 75. and 99. places in my *Merchants-Mirrour*.

To sell Commodities, which are to be delivered by me some Weeks or Months after that the price and quantity is agreed upon.

Wares sold, to be delivered 2, 3, or more VVeeks, or Months after the agreement.

Quest. 80. I sell a certain Commodity to a man, agreeing now for quantity and price; but am to deliver them two, three Weeks or Moneths hence: How;

Answ. Promise-reckoning is *Debitor* to the Promised-man.

Read the 100. place, compared with the tenth Debitor and Creditor in he Rules of Aid.

VVares sold upon Deliverie, as above, receiving mony in part of payment; by which mony I lose.

Quest. 81. I sell Wares, agreeing now for quantity and price, but am to deliver them some Weeks or Months hence, receiving now in part of payment Rix-Dollers at one half-penny higher then the usual price: How?

Answ. This requireth three Journal entrances.

First, Secondly, } Promise-reckoning / Cash (for the received value) } *Debitor* to the Promised man.

Thirdly, Profit and Loss is *Debitor* to cash, for the over-rate of the Rix-Dollers.

Read the 101, and 102. places in my *Merchants-Mirrour*.

Of Abatements and Rebatements particularly in Wares, *Bought, or Sold; as also in* Monies, *Received, or Paid.*

The causes of Abatements, or Rebatements.

Quest. 82. What are the chief causes whence Abatements, or Rebatements, do arise?

Answ.

Anſw. Some Generals I will rehearſe in place of many; as theſe:
First, Diſcounts or Rebatements.
Secondly, Shortneſs in Weight or Meaſure of any Commodity.
Thirdly, Badneſs of the Commodity, which being opened, it is not found ſuitable to the firſt ſample.
Fourthly, By deduction of ſome odd pence, or ſhillings, at the final clearing or cloſing of any accompt.

Queſt. 83. I have formerly bought Wares, at *6.* months Time; which I then (according to time and price) entred into my Book; but the three months being expired, we agree to rebate for the other three months: How ſhall I enter the Rebate only?

Wares bought upon Time; but when one half of the Time is expired, then I Rebate for the other half of the Time.

Anſw. The Trading-man, of whom I bought thoſe Commodities for ſix months time, is *Debitor* to the Commodity for the three months diſcount.

Compare this paſſage with the third Sub-branch in the 31, and 32. Queſtions, entred before in this Book; which is confirmed by the ſeventh Sub-branch in the 70, and 106. Places in my *Merchants-Mirrour*.

Nota bene; —— *Henry Waninghen, Chapt.* 2. *Queſt.* 14. entreth the —— Man Debitor to Profit and Loſs for the diſcount.

Paſſchier Gooſſens, Zu Hamburgh printed *in an.* 1594. parcel 44, 47. and other more, entreth the like.

Johannes Buingha, fol. 39, Queſt. 7. entreth the like.

John Carpenter, fol. 34. his Booking is alike with *Henry Waninghen*, in the 14 parcel, and is only an Imitator; and ſo of many other Authors.

But *Premeditation* ſheweth, That the Rebates of Commodities ſhould not be carried to Profit and Loſs accompt, as our printed Authors do carry them in general, without any further in-ſight into the nature of the matter: —— For *Wares*, which before were *Wares for Time*, are now become *Wares for Ready-mony*.

Now, the while that *Wares for Time* were more charged *at the Buying* then they are worth at preſent in Ready-mony; Reaſon requireth, that thoſe *Commodities* ſhould have a *Diſcharge*, becauſe I have now bought them with Ready-mony. Read *Ralph Handſon upon Abatements in his Analyſis.*

This muſt be well regarded in Rebates, to the end that each *Horſe* may bear his own burthen: *well noting*, that the *Rebates* are not made good in *Mony*, elſe the ſame muſt be carried to Profit and Loſs accompts.

☞ But if we buy ſundry Commodities, and have an allowance upon the whole Commodities, or upon the whole Buying, then we muſt enter,

The Trading-man (of whom we Bought) *Debitor* to Profit and Loſs.

For *no one* Commodity may *enjoy the allowance* made upon the whole parcel; and to make a diviſion *pro rato* of each Commodities Principal would be a troubleſome (but true) work: therefore (in ſuch matters) Profit

and Loſs is the briefeſt entrance; being that the *Facit*, after either waies, redounded to our final advance, for the Abatement.

Ibidem.

Queſt. 84. I have formerly *bought Wares*, which I then (according to Time and Price) entred to book; but I find

either { Shortneſs in Weight or Meaſure —— —— / Badneſs of the Commodity, it being opened / Deduction of ſome odd pence or ſhillings— } How?

Anſw. The *Selling-man* is *Debitor* to Wares, for either of theſe Defects, or for all of them.

Read the 105 Place in my *Merchants-Mirrour*.

Wares ſold upon Time, to be rebated.

Queſt. 85. I have formerly ——*Sold*——*Wares*; and according to Time and Price I booked them: but he that *Bought* them is to have allowance upon the ſame, for either

Diſcount or Rebatement of them ——— / OR, / Shortneſs in Weight or Meaſure ——— / OR, / Badneſs of the Commodity, it being opened —— / OR, / Deduction of ſome odd pence or ſhillings: —— } How?

Anſw. The——*Sold*——*Wares* are *Debitor* to the *Buying-man*, for either of thoſe named Defects, and Rebatement. I will make it brief and plain; for

A brief Table for Abatements or Rebatements, in Wares or Mony.

Abatements in { Wares { Bought / Sold } at 6. months diſcount, { Selling-man Debitor to Wares. / Wares Debitor to Buying-man. } } / Mony { Received / Paid } before the time, { Profit and Loſs Debitor to Paying-man. / Receiver Debitor to Profit and Loſs. } }

Read the 106 Place in the *Merchants-Mirrour*.

Of Monies Received and Paid before the Time.

Abatements, upon monies paid to me, with a large Amplification illuſtrated.

Queſt. 86. Having ſpoken of *Wares*, there remaineth to treat of Abatements upon Mony——Received——or——Paid——before the Time: How?

Anſw. This is briefly touched in the before-entred Table: but I will amplifie the ſame by a more playner expreſſion, as thus:

If

If *Francis Froſt* bring me an Aſſignation, or Bill of his own —— or ——from any man that was Debitor upon my Book; —— and that Aſſignment, or Bill, is to be paid to me, 2, 3, or more Weeks or Months hence by *Govert Golſton*, for the uſe and accompt of *Francis Froſt*, or in the behalf of the man that was Debitor upon my Book; then I may enter the ſame into my Journal thus:

Govert Golſton is *Debitor* to { *Francis Froſt*, for his Aſſignation, or Bill, tendered to me. / The Man that was Debitor upon my Book, for his Aſſignation, or Bill, tendred to me.

Now, at the Time expired, the Paying-man abateth me ſome odd pence, becauſe the ſum that he payeth to me perfecteth his Book between the paying-man and him; in ſuch a caſe,

Profit and Loſs / Or, / *Francis Froſt* } *Debitor* to *Govert Golſton* for the Abatement.

Now Wares may not (by any means) bear this Abatement, becauſe the *Original of the Debt* ariſeth not from wares, but from another ground, which is Mony.

Read the 106 Place in my *Merchants-Mirrour.*

Queſt. 87. Suppoſe that I have a Bond of *Henry Hacket* for 200*l.* now due; the ſame I deliver to *Jaques Jolyt*, in payment of a Debt not yet expired; for the which I receive Intereſt of each man: How? *Ibidem.*

Anſw. This Propoſition hath two Journal entrances.

Firſt, *Jaques Jolyt* is *Debitor* to *Henry Hacket.*

Secondly, Caſh *Debitor* to { Profit and Loſs, / Or / Intereſt-reckoning } for Intereſt received both from *H. Hacket* and *Jaques Jolyt.*

Queſt. 88. I have received of *Kendrick Kerrill* an Aſſignation, payable by *Leonard Lulham* four Months after my receipt of the ſame; which I accept of, being that *Leonard Lulham* is the ſufficienter man: *Three months being expired, Leonard Lulham* deſireth to pay in the mony, enjoying allowance *à proportione*, of the Time to come, whereunto I condeſcend: How? *Ibidem.*

Anſw. This Propoſition hath three Journal entrances.

Firſt, *Leonard Lulham* is *Debitor* to *Kendrick Kerrill*, for the Aſſignations value.

Secondly, Caſh —— *Debitor* to *Leonard Lulham* for the { Received ſum of mony. / Rebatement of one months Time.

Thirdly, { Intereſt-reckoning / Or / Profit and Loſs } *Debitor* to *Leonard Lulham* for the { Received ſum of mony. / Rebatement of one months Time.

Nota bene.

In place of Profit and Loſs —— Intereſt-reckoning may be entred, if we keep an account of —— Received or Paid Intereſts; or if we will exactly know what is Gained or Loſt that way.

Read the 105, 106, and 107 Places in my *Merchants-Mirrour* compared with the 14 Debitor in the Rules of Aid.

Receiving upon ſeveral Conditions; of which I only nominate Thirteen: as

FIRST,

Receiving of a Debitor *in part, or full payment.*

Mony received in part, or full of a Debt due to me.

Queſt. 89. Suppoſe that a *Debitor* payeth me in part, or in full of his Debt: How?

Anſw. Caſh is *Debitor* to the Paying-man.

Read the 108 Place in my *Merchants-Mirrour*, compared with the Creditors of the 11, and 12 Rules of Aid.

Mony, Wares, and an Aſſignment received for a Debt due to me.

Queſt. 90. Suppoſe that a *Debitor* payeth me part with Mony, part with Wares; the remainer by an Aſſignment, not yet due: How?

Anſw. This Propoſition hath three Journal entrances.

First, Caſh is *Debitor* to the Paying-man, for the received ſum: See the 89. Queſtion.

Secondly, Wares *Debitor* to the Paying-man, for the value of the received Commodity.

Thirdly, the man obliged to pay the Aſſignment, is *Debitor* to the Paying-man.

Nota,

The Aſſignation may be kept until it be diſpoſed of; and then make the man (unto whom we deliver the Aſſignation for payment) Debitor to the Paying-man from whence it came.

Read the Creditors of the 13 Rule of Aid.

SECONDLY,

Receiving upon Depoſito *or Intereſt, the ſame being paid to me* Preſently, *or* not Preſently.

Mony taken upon Intereſt and preſently received.

Queſt. 91. Suppoſe that I take mony upon Intereſt, which is paid to me preſently: How?

Anſw. This Propoſition hath two Journal entrances.

First,

Firſt, Caſh *Debitor* to the *Lending-man*, for the chief ſum borrowed.

Secondly, Intereſt reckoning *Debitor* to the Lending-man, for the Intereſt.

Compare this with the fourteenth Debitor and Creditor in the Rules of Aid.

Nota,

It is by ſome Accomptants thought fitteſt, that the like entrances as this ſhould not be entermixed with his Trafficking accompt; but chuſe rather to enter it upon an accompt called *Lending-man* (what name ſoever) *His accompt of Intereſt*. I approve of ſuch manner of entring; only it cauſeth many accompts in a mans Book; but that is not material, if accompts be thereby kept plain and evident; writing muſt not ſeem tedious to a Merchant nor Accomptant.

Queſt. 92. Suppoſe that we only agree now for 200. *l.* at Intereſt, but I am to receive the mony ſome daies hence: How? Mony agreed for that I am to have ſat Intereſt; but receive it ſome few daies after.

Anſw. Promiſing-man is *Debitor* to Promiſe-reckoning, for the promiſed Principal.

Queſt. 93. Suppoſe the daies of this next-before-going 92. parcel be expired, and the *Promiſing-man* delivereth me a Bill of Exchange, payable by *Matthew Moor-man*; and this *Matthew*, by endoſſment of the Bill, aſſigneth me upon *Nicholas Nantes*, of whom I receive the mony: How? Mony received by Bill of Exchange, that was promiſed me at Intereſt.

Anſw. This Propoſition requireth three Journal entrances.

Firſt, Caſh ——	*Debitor* to the Promiſing-man, for	The received Principal.
Secondly, Intereſt-reckoning ——		The Intereſt.
Thirdly, Promiſe-reckoning ——		The re-writing of what was promiſed: For, as he was charged a Debitor, becauſe he promiſed; even ſo he muſt again be made a Creditor, becauſe of his Promiſe performance.

Read the tenth Creditor in the Rules of Aid, as alſo the ſecond Branch in the 28 leaf of my *Merchants-Mirrour*, under the word —*Receiving*.

Queſt. 94. But ſome do not allow of the entrance of the —— Intereſts ſum —— before the Time be expired, wherein it ſhould be paid; for, ſay they, We enter him a Creditor for that which is not as yet due to him: How ſhall we deal in this caſe? An Objection anſwered againſt the entering of the Intereſt-ſum before the time be expired.

Anſw. I am not unacquainted with ſuch Objections: True it is, that the —— Intereſt —— is not as yet due to him: Doth this argue, that the Man therefore muſt not be known upon my Book for the Intereſt-ſum? —— Even upon the like ground, the man ought not to be known upon my Book for the Principal: for that is not (as yet) due to him. By my Bond I acknowledge the monies receipt; but my Bond cannot compel me to

to the monyes payment, before the time be expired. Thus conſequently, I am not *ready* his Debitor until the Times expiration. Doth this therefore diſannul the manifeſtation, and acknowledgment of his Name in my Book? Nothing leſs.

THIRDLY,

Receiving Expired Intereſts *of former lent mony, the* Principal *being ſtill detained by the Borrower.*

Mony received for expired Intereſts, the Principal being by the Borrower ſtill detained: which parcel hath its conſiderations.

Queſt. 95. Suppoſe that I receive *Expired Intereſts* of former *Lent mony*, the *Chief ſum* being ſtill by the Borrower detained: How?

Anſw. Herein is to be regarded, whether the detainer of the Principal be not charged upon his accompt already, for the Intereſt-ſum.

* The firſt Conſideration.

Queſt. 96. Suppoſe he is charged * already for the Intereſt-ſum, what then?

Anſw. This entrance then doth require two Journal parcels.

Firſt, Caſh is *Debitor* to the *Principals-detainer*, becauſe he was Charged before for the Intereſt-ſum.

Secondly, the *Principal-detainer* Debitor to *Intereſt-reckoning*, for the Intereſt-ſum, Now RENEVVED; mentioned in the Journal the Time when Principal and Intereſt are to be repaid back; if they are not prolonged at Intereſt for longer continuance of Time. Read the third Branch in fol. 28. of my *Merchants-Mirrour*.

The ſecond Conſideration.

Queſt. 97. Suppoſe that the —— Intereſt-ſum —— was not charged to his accompt before; but was and ſhall be deferred until the Times expiration that it ought to be paid: How ſhall this be entred at the *Receipt* of the *Rent-ſum*?

Anſw. The ſecond anſwer to the 96. Queſtion muſt be thus Booked:

Firſt, The *Principal-detainer* is *Debitor* to *Intereſt-reckoning*, for the Intereſt-ſum, Now BOOKED, expreſſing in the Journal, that the Expired Time is *Now*, and therefore the Intereſt-ſum is *Now* booked.

Seconly, Caſh is *Debitor* to the *Detainer of the Principal*; becauſe he *Now* payeth me the *Now* booked Intereſt-ſum.

Or it may be entred with one Journal entrance, thus:

The third Conſideration.

Caſh is *Debitor* to Intereſt-reckoning, relating in the Journal the Time when the Principal was put forth, and for how long, as alſo to whom, and thatthet ime is *this day*, or then, and then Expired. Yet all this brevity doth but obſcure the matter; for in after-times (if Queſtion ſhould be

made

made about this or the like paſſages ſo entred) I ſhould not know where to find it readily; it would but hinder me then twice more time then ever the abbreviation advanced me: and therefore the double entrances, as is entred before, are the plaineſt way, and eaſieſt to be found in time of Controverſie. For this is the *Chief End* of Book-writing, to ſhew inſtantly the deſired Matter or Thing that is required.

FOURTHLY,

Receiving Inſurance-mony *for the Inſurance made or done by me upon Goods ſent by another man, for* his own *accompt.*

Mony received for Inſurances done by me upon other mens ſhipt Goods; which parcel hath its Conderations.

Queſt. 98. Suppoſe that I receive *Inſurance mony* for the Inſurance of another mans goods, that were by him ſhipped, and ſo ſent away unto *Smyrna*, or to the like place: How?

Anſw. Herein muſt be conſidered, Whether thoſe now-mentioned Goods are *Now newly ſhipt*, and not as yet any thing concerning them entred to my Book; — or whether thoſe Goods were formerly ſhipped, and the *Shipping man* is charged in my Book for the Inſurance; — yet alſo — that he (by agreement) is not lyable to payment, before ſuch time as he hath advice of the Goods ſafe arrivement at the place to which they were intended.

The firſt Conſideration.

Queſt. 99. Suppoſe that the Goods are *Now* newly ſhipped, and therefore not any thing concerning the ſame is as yet entred to my Books: How?

Anſw. Caſh is *Debitor* to Inſurance-reckoning (if I deal much that way) to know what is Gained or Loſt that way. Elſe, Caſh is *Debitor* to Profit and Loſs; the up-ſhot will be as one.

Read the 20, and 21 Rules of Aid before entred.

The ſecond Conſideration.

Queſt. 100. Suppoſe that the Goods were formerly ſhipped away, for which the *Sending-man* was charged upon my Book, becauſe of his Promiſe; for that he upon the ſending of them was obliged to give me content: How?

Anſw. Caſh is *Debitor* to the *Sending-man* that ſtood charged upon my Book. Compare this with the 60, and 61. Queſtion, and the Explanation of the ſame, entred before in this Book.

Read the fourth Branch in fol. 28. of my *Merchants-Mirrour.*

FIFTHLY,

FIFTHLY,

Receiving Wares promiſed unto me, *as is mentioned before in the* 38. *Queſtion.*

Wares received that were formerly promiſed to me, having its Conſiderations.

Queſt. 101. Suppoſe that I—receive thoſe Wares—that were promiſed me in the 38. Queſtion, before entred in this Book: How?

Anſw. Concerning this Propoſition, there are three things to be conſidered.——The firſt is,

To receive the Even promiſed quantity.

The firſt Conſideration.

Queſt. 102. How muſt this *Equal promiſed quantity* be entred into the Journal?

Anſw. First, Received Wares—— *Debitor* to the Promiſer, for { The received value. / His Promiſe performance.
Secondly, Promiſe-reckoning

The ſecond Conſideration.

Queſt. 103. What Conſiderations are to be obſerved in the ſecond entrance?

Anſw. Herein may happen, that we *Receive a greater quantity* then formerly was agreed for; and I pay him with Rix-Dollers, at 2. *d.* the Doller more then they coſt me; then requireth

This Propoſition four Journal entrances.

First, Wares *Debitor* to the Promiſer for the Received value.
Secondly, Promiſer *Debitor* to Caſh for the ſum paid.
Thirdly, Caſh *Debitor* to Profit and Loſs for the advance of the Dollers.
Fourthly, Promiſe reckoning is *Debitor* to the Promiſer for the value of the firſt agreed ſum.

The third Conſideration.

Queſt. 104. What is the third Obſervation?

Anſw. Receiving *leſs* then formely was agreed for; in payment of the ſame, I deliver him a Bond of 100. *l.* payable by *Peter Preſton*, which Bond I bought of *David Darling* for 94. *l.* and at the buying of it, I booked the ſame into my Leager.

This hath likewiſe four Journal entrances.

First, Wares *Debitor* to the Promiſing-man for the received value.
Secondly, The Promiſing-man *Debitor* to *Peter Preſton* for 100. *l.*
Thirdly, *David Darling* is *Debitor* to Profit and Loſs for 6. *l.* becauſe he was Creditor for 100. *l.* and made *Debitor* at the payment only for 94. *l.*

Fourthly,

Fourthly, Promiſe-reckoning is *Debitor* to the Promiſing-man, for the value of the firſt agreed ſum.

Read the 5. Branch in fol. 28. of my *Merchants-Mirrour*.

SIXTHLY,

Receiving by Exchange for Franckford, Hambrough, *or the like places*; *I not having any man there to* Repay *it, but take it here upon a Condition* that is not uſual.

Queſt. 105. Suppoſe that I draw —— by Exchange for FRANCKFORD, ——HAMEROUGH —— or the like place, not having *any man there* to repay it again, but take it here at ☞ *Double uſance*, at price as the *Exchange* now goeth for thoſe places; NOTA, to repay it here again at *Three* ☜ uſo's, at price as the *Exchange* ſhall goe there, at the expired Time, when my drawn mony ſhall be due there at *Double uſance*: How ſhall I enter this? Mony received by Exchange for *Franckford*, *Hambrough*, having its Conſiderations.

Anſw. But you muſt expreſs your ſelf more fully, whether you —— Receive —— the mony now preſently, or not.

Queſt. 106. I have already expreſſed my ſelf above; for I ſaid —— That I *Draw* by Exchange. The firſt Conſideration.

Anſw. It is *uſual in Holland*, to underſtand by that word —— DRAVV —— that which perhaps I ſhall not receive until *to morrow, or next day*; and yet I *paſs my Bills unto him this evening*, becauſe the Poſt goeth away: ſo that as yet I do not apprehend your meaning aright.

Queſt. 107. Suppoſe that I receive the Mony preſently, at the delivery of my Bills: How? The ſecond Conſideration.

Anſw. Caſh is *Debitor* to *Franckford*-exchange, or to *Hambrough*-exchange; making in your *Exchange-accompt* double lines for mony, to know the Gain or Loſs that ariſeth upon your *Forraign Coines*; for from thence muſt your Gain or Loſs be known, and not from Engliſh Mony onely.

Queſt. 108. Suppoſe that I agree to day for quantity and price, delivering him my Bills; albeit that I receive not the Mony until to morrow: How? The third Conſideration.

Anſw. Promiſing-man (that hath my Bills) *Debitor* to *Franckford*-exchange, for the Promiſed, or, for my Delivered Bills value.

Queſt. 109. Suppoſe the morrow to be come, and you receive the mony: How? The fourth Conſideration.

Anſw. Caſh is *Debitor* to the Promiſing-man.

The fifth Conſideration.

Queſt. 110. Suppoſe your DOUBLE USANCE mentioned in the 105. Queſtion by this hand ☞ be now expired, *NOTA*, and that the mony is to run upon Exchange *three* Months more, for the Return, (as in the 105. Queſtion is rehearſed by this ☜ hand) before you are to Repay it here again: How?

Anſw. Franckford-exchange *Debitor* to the man, unto whom I have order to Repay it.

The ſixth Conſideration.

Queſt. 111. Suppoſe that the *Three Months* time of payment upon the *Return* be expired, and you pay the Ordered-man with Rix-Dollers, at one penny each piece more then they coſt you: How?

Anſw. This Propoſition requireth two Journal entrances.

First, the Ordered-man *Debitor* to Caſh for the payment.

Secondly, Caſh *Debitor* to Profit and Loſs, for the advance; and there is an End with him.

The ſeventh Conſideration.

Queſt. 112. But ſuppoſe that there is *Gained* by the Exchange of the Forrain mony: How?

Anſw. Franckford-exchange *Debitor* to Profit and Loſs.

The eighth Conſideration.

Queſt. 113. Suppoſe there is *Loſs* upon the accompt of Exchange: How?

Anſw. Profit and Loſs *Debitor* to Franckford-exchange.

Read the ſixth Branch in fol. 28. of my *Merchants-Mirrour*.

SEVENTHLY,

Receiving a Houſe by Marriage.

Receiving a Houſe by Marriage.

Queſt. 114. Suppoſe that I receive a HOUSE by Marriage; How ſhall I enter that into my Journal?

Anſw. Houſe the *Mary-gold* in *Fanchurch-ſtreet* is *Debitor* to Profit and Loſs. *Nota*, This might be carried to Stock, preſently at the firſt entring of the ſame; but (for Uniformities ſake) I preſently paſs all (Gains, or Loſſes) to Profit and Loſs, *that paſſeth through the Waſte-book in time of Trading*. It is but a Ceremonie uſed by me; each his choice.

Read the ſeventh Branch in fol. 28. of my *Merchants-Mirrour*.

EIGHTHLY,

EIGHTHLY,

Receiving a Legacie by *Marriage*, *or by being* Given *me.*

Queſt. 115. Suppoſe that I —— receive a Legacie by *Marriage*, or that a Legacie is *Given* to me: How? Receiving a Legacie by Marriage, having its Conſiderations.

Anſw. Herein you have your *Choice*, whether you will charge the *Obliged-man*, or the *Houſe* from whence that Legacie ariſeth.

Queſt. 116. Suppoſe that I take the man? The firſt Conſideration.

Anſw. The *Obliged-man* for Legacie and Rents, *Debitor* to Profit and Loſs, for Principal and Rent-ſum.

Queſt. 117. Suppoſe that I take the *Houſe*, and enter that: How? The Second Conſideration.

Anſw. Houſe the *Black-boy* in *Canning-ſtreet*, *Debitor* to Profit and Loſs, for Principal and Rent-ſum.

Read the eighth Branch in fol. 28. of my *Merchants-Mirrour.*

NINTHLY,

Receiving Mony DRAWN BY us *upon our* Factor, *booking the ſame* WITHOUT *an accompt of* Time *and* Ready-mony. Exchanges *drawn by us.*

Queſt. 118. Suppoſe that I Draw by a Bill of Exchange upon my *Factor*, booking the ſame WITHOUT an accompt of TIME and READY-MONY: How? Receiving Mony drawn by Exchange upon MY Factor, having its Conſiderations.

Anſw. Herein you muſt expreſs your ſelf, whether you *Receive* the Mony at the *Delivery* of your Bills, or not.

Queſt. 119. Suppoſe that I *Receive the mony* preſently: How? The firſt Conſideration.

Anſw. Caſh is *Debitor* to *Prior Pinder at Paris* MY accompt-Currant, for the Received value; keeping double lines, to enter the *Forrain Monies* in, that he is to pay there for my uſe, for the monies now drawn upon him.

Queſt. 120. Suppoſe that I deliver MY BILLS to night, becauſe the Poſt is to go away, and I am to receive the Mony to morrow: How? The ſecond Conſideration.

Anſw. The Man (becauſe he hath my Bills) *Debitor* to *Allert Allerton* at *Paris*, MY accompt-Currant.

Queſt. 121. Suppoſe that the Morrow is come, and I receive the mony in *Rix-Dollers*, at one penny leſs then I can beſtow them: How? The third Conſideration.

Anſw. This may be entred in two Journal entrances.

First, — Caſh Debitor to The Man, for the received value, to clear the Bill.

Secondly, Caſh Debitor to Profit and Loſs, for the advance-mony; becauſe I (paying them to others) put them away at a higher price then they ſtood me in. This ſecond parcel may be omitted, until the mony be really paid out of my Caſh again.

Read the 9. Branch in fol. 29. of my *Merchants-Mirrour.*

Other Queſtions of Exchange (next Four Parties) with Three, or Two Parties Correſpondent.

Three parties nominated in the Bill, one for ME, one for HIM.

Queſt. 122. Suppoſe that I Draw an Exchange upon *Bartell Bartelſon* for MY accompt, the value here in MINE OVVN HANDS, payable (according to the Tenour of my Bills) unto *Conrade Carleton* for HIS accompt: How?

Anſw. Conrade Carleton at *Palermo* HIS accompt-Currant, *Debitor* to *Bartell Bartelſon* MY accompt-Currant.

Three parties nominated in the Bill, *both for me.*

Queſt. 123. Suppoſe that I Draw an Exchange upon *David Darling* for MY accompt; the value hereof *my ſelf*, payable (according to the Tenour of my Bills) unto *Evert Evertſon* for MY accompt: How?

Anſw. Evert Evertſon MY accompt-Currant, *Debitor* to *David Darling* MY accompt-Currant.

Two parties nominated in the Bill.

Queſt. 124. Suppoſe that I Draw an Exchange upon *Abel Arnould* for HIS accompt in *in mine own* Bills; payable there BY himſelf, UNTO himſelf, for MY accompt: How?

Anſw. Abel Arnould at *Paris* MY accompt-Currant, *Debitor* to *Abel Arnould* at *Paris* HIS accompt-Currant. *Nota bene*, becauſe he ſtood *Debitor* here upon MY Books for HIS accompt; and he was a *Creditor* here upon MY Books for MY accompt.

Nota bene, Exchanges have uſually four Parties nominated in the Bills; to wit, the TAKER, and GIVER here; — and the PAYER, and RECEIVER there.

Other Bills have but THREE PARTIES nominated in them; and that is, when I have *Two Factors* there, or One *Factor*, and a *Correſponding* Friend. Of ſuch nature are the 122, and 123. Queſtions.

Other Bills have onely *Two Parties* nominated in them; and that is, Whan I am HIS FACTOR, or Partner, and HE MINE. Of ſuch Tenour is the 124. Queſtion. Onely the *Word Partner* is not mentioned there.

TENTHLY,

TENTHLY.

Receiving Mony REMITTED UNTO US by our Factor, *booking the ſame* WITHOUT *an accompt of* TIME *and* READY-MONY.

Exchanges *Remitted to us.*

Queſt. 125. Suppoſe that my Factor *Remitteth* mony unto me by Bills of Exchange, which mony I receive preſently at ſight of the Bills, booking the ſame WITHOUT an accompt of TIME, and READY-MONY: How?

Mony Remitted to me from my *Factor*, which I receive at ſight of the Bill.

Anſw. Caſh *Debitor* to *Allert Allerton* at *Paris*, MY accompt-Currant.

Queſt. 126. Suppoſe that I am not to receive the mony at *ſight* of the Bill, becauſe the *Conditioned Time* is not yet expired: How?

Mony Remitted to me from my *Factor*, but the Bill is not due.

Anſw. The Accepting man *Debitor* to *Allert Allerton* at *Paris*, MY accompt-Currant.

Queſt. 127. Suppoſe the *Conditioned Time* to be expired, and the *Accepting Man* detained the mony at Intereſt: How?

This mony is by the Accepting man detained at Intereſt.

Anſw. The Accepting man *Debitor* to Intereſt-reckoning: this may paſs thus.

Queſt. 128. How can this be entered otherwaies.

Anſw. This may be written back from the firſt accompt of Traffick: as thus,

The ſame to be entered after another manner.

First, —— The Accepting man for Intereſt, *Debitor* to The Accepting man for Traffick, for the Principal ſum.

Secondly, The Accepting man for Intereſt-reckoning, for the Intereſt ſum.

ELEVENTHLY,

Receiving Mony DRAVVN BY US *upon our* Factor, *booking the ſame* WITH *an accompt of* TIME, *and* READY-MONY.

Exchanges *Drawn by us.*

COURTEOUS ART-REGARDER,

Paſſages thus entred by way of accompt of *Time* and *Ready-mony*, are by ſome accounted frivolous. Others are deſirous to be acquainted with ſuch manner of entrances.

How ſhall I pleaſe both?

To

To pleaſe the firſt; I adviſe him, or them, to Ride apace, and look another way (as the Proverb is:) then the ſight of thoſe parcels will not be frivolous to him or them; *or at leaſt*, they took no Pains in the Penning, neither was the Preſs chargeable to them; and ſo I leave them to *Self-conceit*.

To accomodate the laſt; I will enter ſome Inſtances, to the end that he may keep an Exact accompt againſt his Factor, concerning all Exact Advices for Exchanges, or other paſſages.

For there may be an Agreement between both, that upon ſome occaſions of Neceſſities he may be your *Creditor*; and for the ſame he may take Intereſt: in which Occurrences you may keep a *Contra-accompt* againſt him, and ſo, not run over Shooes before you are aware. Now follow ſome

Examples.

Mony drawn by me upon *My Factor*, receiving the ſame preſently.

Queſt. 129. Suppoſe I *Draw* Mony by Exchange upon MY Factor,—booking the ſame WITH an accompt of TIME and READY-MONY; which Mony I receive preſently: How?

Anſw. Caſh *Debitor* to *Robert Raynolds* at *Amſterdam*, MY accompt of TIME, until the expired time of my Bill is due to be paid there by him.

Of the times expiring, that the mony is due there to be paid by my Factor.

Queſt. 130. Suppoſe that the Time of payment is there expired: How?

Anſw. *Robert Raynolds* at *Amſterdam* MY accompt of TIME, *Debitor* to *Robert Raynolds* at *Amſterdam* MY accompt of READY-MONY; becauſe he is then to pay my Bills there.

TVVELFTHLY,

Receiving Mony REMITTED TO US *by our Factor,—booking the ſame* WITH *an accompt of* TIME *and* READY-MONY: *becauſe I allow him Intereſt for his diſburſed Mony.*

Exchanges *Remitted to us.*

Mony Remitted to me by *My Factor*, receiving the ſame here at ſight of the Bill.

Queſt. 131. Suppoſe that *My* Factor——*Remitteth* mony upon me—payable here at the ſight of the Bill: How?

Anſw. Caſh *Debitor* to *Conradus Carlton* at *Lisbon* MY accompt of *Ready-mony*;——Noting the Time of his payment there, becauſe of the Intereſt: for he cannot (Ordinarily) Remit to ME, or to any other FOR MY accompt, but he payeth preſently; —— except he Remit in his own hands; —— I having the like value of HIS in MY hands.

Mony Remitted to me by *My Factor*, payable here.

Queſt. 132. Suppoſe that he Remitteth the Mony to ME; — payable at *One*, *Two*, or *Three* uſances: How?

Anſw.

Anſw. The Accepting-man *Debitor* to *Conradus Carlton* at *Lisbon*, My accompt of *Ready-mony*.

to me at One, Two, or Three uſances, which is not due as yet.

Queſt. 133. Suppoſe that at the **Expired Time* he payeth me with a Bill of Exchange of equall value, upon *A doubtful man:* allowing me preſent mony for the Adventure; —— which Bill I accept of, as having the value of the *Doubtful mans* in mine own hands: How?

* The uſance, or uſances being expired, I am paid with a Bill of Exchange upon a Doubtful man, for which I have advance.

Anſw. The *Doubtful man* Debitor to the *Paying-man*, for the value of the firmed Bill.

Secondly, The *Paying-man* Debitor to *Profit* and *Loſs*, for the allowance agreed upon.

Thirdly, Caſh *Debitor* to the *Paying-man*, for the allowance received of him.

Queſt. 134. I perceive that you *preſs hard* upon the word My: What is the reaſon?

The diſtinction of the word My, and His.

Anſw. The word My, diſtinguiſheth between his accompt, and My accompt of *Time* and *Ready-mony*.

Between His accompt, and My accompt in plain Stile of Factorage.

Between His accompt by Me in Company, and My accompt by Him in Company; but of this hereafter in due place.

THIRTEENTHLY,

Receiving mony upon Bottommary, Ships-keel, or Seas-Hazzard: *that is, to Wager upon the Adventure of the Sea.*

Bomary, or Bottommary, by the *Dutch* termed *Bodemmerije*; a name taken from the *Keel* or bottome of a Ship. In the *Low-countries* it is very much in uſe; ſo that the Maſter of a Ship that intendeth a Voyage into a Forrain Country, is often neceſſitated to take mony upon the Adventure of his Ship, to perform his intended Voyage; which mony ſo taken, payeth 25, 30, 40. or more *per Cent.* upon the ſafe ending of the ſaid Voyage, becauſe the ſo lent mony is tranſported beyond the Seas; ſo that if the Ship periſh, or that the Ship and goods are all caſt away, then the adventure mony is alſo all loſt.

Mony that my *Factor* delivereth upon *Sea-Hazzard*, to be repaid to me, according to the accuſtomed Conditions.

Queſt. 135. Suppoſe that (according to my order) my Factor at *Amſterdam* hath delivered unto an Engliſh Ship-maſter 1000. Rix-Dollers, at a certain advance for each Doller; —— provided that the ſaid Maſter is to ſail to *Eaſt-land*, there to buy Commodities, and ſo to return to *England*; —— at whoſe firſt Anchoring upon any *Engliſh* coaſt, the time

time of the Condition is expired ; and the Maſter is liable to pay me Principal and Advance : How ?

Anſw. Ship-maſter *Debitor* to } *Peter Pinchbaek* at *Amſterdam* My accompt-Currant for the Principal. Bomary-reckoning, Sea-hazzard, Sea-wager (or to Profit and Loſs) for the Advance.

The Maſter being well arrived, payeth me with ſeveral ſorts of payments.

Queſt. 136. Suppoſe that the Maſter is weſl arrived, and he payeth me partly with Corn, and the remainer with Rix-Dollers, by which I loſe : How ?

Anſw. This hath three Journal entrances.

Firſt, Corn ——— *Debitor* to the Ship-maſter } For the value.
Secondly, Caſh ——— For the mony.
Thirdly, Profit and Loſs For the loſs on Dollers.

Of the cloſing of that accompt.

Queſt. 137. What ſhall be done with the accompt of Bottommary ?

Anſw. Either now for this One parcel, or at the years end for more parcels, may be entred,

Bottommary, Sea-hazzard, or Sea-wager, *Debitor* to Profit and Loſs, for what is Now Gained, or ſhall be Gained at the years end by that accompt.

Suppoſe that Ship to be loſt.

Queſt. 138. Suppoſe the Ship to be caſt away : How ?

Anſw. Bottommary, OR Sea-hazzard, OR Sea-wager, OR Profit and Loſs. } Debitor to the Ship-maſter, for Principal and Advance.

Of wagering upon any mans journy from *London* to *Ireland*, and the mony received.

Queſt. 139. Suppoſe that I Wager upon any mans journy from *London* to *Ireland*, and back within a limited time ; and I receive the mony preſently : How ?

Anſw. Caſh Debitor to Sea-hazzard, or *Adventuring-accompt.*

Of Wagering, but I receive not the mony preſently.

Queſt. 140. Suppoſe it to be onely Wagered, but not received until the journies finiſhing : How ?

Anſw. The Wagering-man Debitor to Sea-hazzard. NOTA, as for the booking of the Gain or Loſs of the Wager, you may gather that from the 138, and 139. Queſtions.

Of this matters enlargement.

Queſt. 141. But that will not content ſome ; therefore enter them at large.

Anſw. Set down what you deſire to have anſwered.

Queſt.

Queſt. 142. Suppoſe you winne the Wager, and the Wagering man payeth you with mony: How? First, by way of Winning.

Anſw. Caſh Debitor to the Wagering man.

Queſt. 143. Suppoſe you loſe the Wager, and pay the man: How? Secondly, by way of Loſing.

Anſw. There muſt be NOTED, whether he ſtood upon my Book, or not.

Queſt. 144. Suppoſe that he did not; but that that he then paid you preſent mony at the Wager laying, as in the 139. Queſtion. A third Conſideration.

Anſw. Sea-hazzard Debitor to Caſh, for the paid Loſs.

Queſt. 145. Suppoſe that he ſtood upon my Book, as in the 140. Queſtion. A fourth Conſideration.

Anſw. This hath two Journal entrances.

First, — Sea-hazzard Debitor to The Wagering man, for his Debts diſcharge.

Secondly, — Sea-hazzard Debitor to Caſh, for the paid Loſs.

How to cloſe the accompt of *Sea-hazzard*, may be ſeen in the 138. and 139. Queſtions.

Queſt. 146. Some may alledge, that this journie to *Ireland* is improperly brought under the Title of *Sea-hazzard*; becauſe there may be caſualties by means of Horſes on Land, as well as by Sea. An Objection, with an Explanation thereupon.

Anſw. I agree to that; but being that the moſt danger is at Sea, I have choſen that Title. However, change the name of *Sea-hazzard* into —— *Adventuring accompt*, —— and it may ſerve for any paſſage of the like nature.

Of Gratuities Given, or Received.

Queſt. 147. Suppoſe I GIVE AWAY any thing, upon what *Conſideration ſoever* it be: How ſhall I enter that? Giving away a thing which was entred into my Leager.

Anſw. Profit and Loſs Debitor to the GIVEN MATTER that ſtood upon my Book.

Queſt. 148. Suppoſe that it was not entred into my Book: How? Giving away a thing that was not entred into my Book.

Anſw. What was not entred to your Book, cannot be written from thence again; and there's an end of an old *Song*.

Queſt. 149. Suppoſe that I RECEIVE any thing, *it being given me*, upon what *Conſideration* ſoever: How? Receiving any thing, being Given to me.

Anſw. The RECEIVED MATTER Debitor to Profit and Loſs.

NOTA.

In Princely Books, or great Companies, as are

The { *Merchants-Adventurers of England.*
English Merchants for discovery of New Trades.
Merchants of East-land.
Merchants of England Trading into the Levant Sea.
Merchants of London Trading into the East-Indies.
Adventurers of the Citie of London, for a Trade upon the Coast and In-lands of divers parts of America, or the like; these keep an accompt of GRATUITIES apart.

The first Instance

Queſt. 150. How do they enter things —— GIVEN AWAY?
Anſw. *Gratuity-reckoning* Debitor to the GIVEN MATTER.

The ſecond Inſtance.

Queſt. 151. How do they enter things —— RECEIVED BY GIFT?
Anſw. RECEIVED matter Debitor to *Gratuity-reckoning.*

Cloſing with Gains.

Queſt. 152. Suppoſe they find *Gains* by that accompt at the General cloſing of their Books: How?
Anſw. *Gratuity-reckoning* Debitor to Profit and Loſs.

Cloſing with Loſs.

Queſt. 153. Suppoſe that at the General cloſing of their Books there is found Loſs by that accompt: How?
Anſw. Profit and Loſs Debitor to *Gratuity-reckoning.*

Paying upon ſeveral Conditions, of which I only nominate ſome: as

FIRST,

Of payments.

Mony (*or whatſoever*) paid unto a Debt-demander, *in part, or full payment.*

Paying unto a Debt-demander by ſundry ſorts of payments.

Queſt. 154. Suppoſe that I pay a *Debt-demander*, part with *Wares*, part with mony, at a *higher rate* then I received it; part with Aſſignation of *mine own*; and in full, with an Aſſignment received of another man in payment of his Debt due to me: How?
Anſw. This Propoſition hath five Journal entrances.

First, —— *Debt-demander* Debitor to Wares, for their value.
Secondly, Caſh, for the ſum paid.
Thirdly, The Man, by whom *my Aſſignation* is to be paid.
Fourthly;

Fourthly, The Man by whom the received Aſſignment is firmed.
☞ Mark the *Nota* in the 90. Queſtion.
Fifthly, Caſh Debitor to Profit and Loſs, for the Advance-mony.

SECONDLY,

Paying upon Depoſito, *or, Mony Given forth at Intereſt.*

Queſt. 155. Suppoſe that I put forth mony upon Depoſito, or Intereſt, and pay the ſame preſently: How? Paying forth at Intereſt.

Anſw. The Journallizing of this requireth two entrances.
First, —— The Taker Debitor to Caſh, for the Principal.
Secondly, —— The Taker Debitor to Intereſt-reckoning for Uſe-mony.
Read the 91. Queſtion.

Queſt. 156. Suppoſe I book the *Agreement now*, but pay not the mony untill to morrow: How? Agreeing only to put forth mony at Intereſt.

Anſw. Promiſe-reckoning Debitor to the Promiſed man, for Principal onely. See the 92. Queſtion.

Queſt. 157. The time being come, I pay him by a Bill of Exchange: How? The Agreement performed; paying with a Bill of Exchange.

Anſw. This hath three Journal entrances.
First, —— The taking-man is Debitor to The Man that accepted my Bill, for the value thereof.
Secondly, —— The taking-man is Debitor to Intereſt-reckoning, for the Uſe-mony.
Thirdly, —— The taking-man is Debitor to Promiſe-reckoning, for the firſt Agreement; becauſe I perform my Promiſe.

THIRDLY,

Paying Expired Intereſts, the Principal whereof we ſtill detain.

Queſt. 158. Suppoſe that I pay Expired Intereſt, the Principal thereof being *by me* ſtill detained upon Depoſito, or at Intereſt: How ſhall I enter the ſame in Debitor and Creditor form? Paying Expired Intereſts, the Principal by me ſtill detained: this having its Conſiderations.

Anſw. Three things are to be conſidered in this Propoſition.
First, —— Conſider, if the man Be a Creditor upon my book already ——
Secondly, —— Conſider, if the man Be not a Creditor upon my book —— for the Intereſt-ſum.
Thirdly, —— Conſider, if the man Shall not be a Creditor upon my book ——

The first Consideration.

Queſt. 159. Suppoſe that he is a Creditor already upon my books for the Intereſt ſum, which courſe I intend ſhall be continued: How?

Anſw. This hath two Journal entrances.

First, The Man (to whom the Principal belongeth) Debitor to Caſh, for the Intereſt-ſum now paid.

Secondly, Intereſt-reckoning Debitor to the Man Principal, for the *Renewed* Intereſt-ſum; nominating the Time when begun, and when expired. See the 96. Queſtion.

The ſecond Conſideration.

Queſt. 160. Suppoſe the Man is not a Creditor as yet upon my Books; howbeit I would have his name known there, and hereafter ſo continued: How?

Anſw. This Propoſition hath three Journal entrances.

First, Intereſt-reckoning Debitor to the Man Principal, for the now expired Intereſt-ſum.

Secondly, The Man Principal Debitor to Caſh, for the now expired Intereſts-payment.

Thirdly, Intereſt-reckoning Debitor to the Man Principal, for the Intereſt that is to come; mentioning in the Journal the Time when it will be due.

The third Conſideration.

Queſt. 161. Suppoſe that the Man Principal ſhall not be a Creditor at all in my Books for the Intereſt: How?

Anſw. Profit and Loſs Debitor to Caſh, for the Intereſt now paid: Nominating in the Journal to whom, or, for whom paid, and upon what occaſion; to wit, for how much Principal, for what Time, and at what Price. This entrance is obſcure in time of Controverſie.

FOURTHLY,

Paying, or Delivering ſuch as I had formerly ſold upon Deliverie.

Paying, or delivering that which formerly I promiſed to deliver.

Queſt. 162. Suppoſe that I now Pay,——or *Deliver*——ſuch *Wares* as I have formerly ſold upon *Delivery*: How?

Anſw. Three things are here to be obſerved.

First,——
Secondly, Whether the delivered quantity be { Equal to — } the promiſed quantity, or value: the matter is all one in reſpect of the Journal entrances for *Debitor* and *Creditor*; but I will inſtance them for the Learners better Apprehenſion.
Thirdly, { More then / Leſs then }

Queſt. 163. Inſtance the firſt.

Anſw. This requireth two Journal entrances.

First,

First, —— } Trading-man Debitor to { Delivered Wares, for their quantity and value now delivered. The first Inſtance.
Secondly, } { Promiſe-reckoning, for the firſt promiſed value, being that we are agreed upon the now delivered quantity.

Queſt. 164. Inſtance the ſecond.

Anſw. The words of this ſecond inſtance, as alſo the words of the third, are, and muſt be the very words of the firſt; and therefore needleſs to repeat the ſame words again. The ſecond and third Inſtances included in the words of the firſt Inſtance.

Read the 101, 102, 103, and 104. Queſtions.

FIFTHLY,

Paying mony, or Putting forth mony upon Bottommary, Sea-Wagering, Sea-Hazzard, or Ships-Keel, or Adventuring-accompt; *chuſe that which beſt pleaſeth your Palate.*

Queſt. 165. Suppoſe that I put forth mony——upon Bomary, or Sea-Hazzard, ——with Advance: How? Paying forth money upon Bomary, or Ships-Keel.

Anſw. The Taking-man Debitor to { Caſh, for the Principal. Profit and Loſs, or Bottommary, (if we deal much therein) for the Advance.

Queſt. 166. But if my Factor adviſe me of the Receipt of the mony, that it is there paid to him: How? Advice from my *Factor*, that he hath received that which I adventured upon Sea-Hazzard.

Anſw. James Jeffery at *Smyrna* My accompt-Currant, Debitor to the Taking-man, for Principal, and Advance.

Queſt. 167. Suppoſe that the Ship be loſt: How? Advice that the Ship is loſt.

Anſw. Profit and Loſs, or Bottommary, Debitor to the Taking-man.

NOTA,

This is much uſed in Trading between *Holland* and *Eaſt-land* (as before is ſaid) and they term it *Bodemerie:* We may term it —— *Keel-reckoning*, or *Hazzard upon Ships-keel*, or, as I term it in the latter end of the 146. Queſtion——ADVENTURING-ACCOMPT; and then (as there is ſaid) it may ſerve for any *Wagering Matter* whatſoever. This accompt is kept only to ſee what is Gained or Loſt that way: elſe, Profit and Loſs is the accompt that ſhould be nominated: for finally, at the cloſing of Sea-Hazzard, the difference is carried to Profit and Loſs.

SIXTHLY,

Exchanges *Drawn by us.*

Paying an Exchange DRAWN UPON us *by our* Factor, *or Correſpondent*: *Booking the ſame* WITHOUT *an accompt of* TIME, *and an accompt of* READY-MONY; *becauſe I* do not *allow him Intereſt-mony for his diſburſements.*

* Paying an Exchange at ſight of the Bill which *my Factor* drew upon me for MY accompt.

Queſt. 168. Suppoſe that at ſight of the Bill I pay an *Exchange *drawn upon me* by *My* Factor: How?

Anſw. Charles Robinſon at *Lisbon* MY accompt-Currant is Debitor to Caſh, for the paid value.

a Paying an Exchange at ſight of the Bill, which *another man* drew upon me for HIS accompt.

Queſt. 169. Suppoſe it be *(a) Drawn* by another Man for HIS own accompt: How?

Anſw. Abraham Lewis at Rouan his accompt-Currant, Debitor to Caſh, for the paid value.

b An Exchange drawn upon me by *my Factor* at Time not yet expired

Queſt. 170. Suppoſe the *(b)* Exchange be Drawn upon me by my Factor at One, Two, or Three Uſances, and the Time is not expired to be paid: How?

c Drawn by the Drawer for HIS OVVN accompt, and the Time of payment not being expired as yet.

Anſw. Jack Pudding at Rouan MY accompt-Currant, Debitor to the Bill-preſenter.

Queſt. 171. Suppoſe the *(c)* Drawer draw for HIS OWN accompt. How?

Anſw. Jack Pudding at Rouan his accompt-Currant, Debitor to the Bills-preſenter.

d Imagine this 171. Bills time be now due, & I pay the ſame advancing thereby.

Queſt. 172. Suppoſe the Time of this laſt to be *(d)* Expired, and I pay the Man with Rix-Dollers, at 4 *s.* and 7 *d.* that coſt me but but 4 *s.* 5 *d.* and one half: How?

Anſw. This Propoſition requireth two Journal entrances.

First, The Bill-preſenter Debitor to Caſh, for the paid value.

Secondly, Caſh Debitor to Profit and Loſs, for the Advance.

e Or, I pay the 171. with a Bill from my Factor, not yet entred to my Book.

Queſt. 173. Suppoſe that I pay him with another *(e)* Bill of like value from My Factor, that was not yet entred to my Book: How?

Anſw. The Bill-preſenter Debitor to ſuch a Factor MY accompt-Currant.

f Or, I pay with a Bill from my Factor, or Correſpondent, that was entred to my Book.

Queſt. 174. Suppoſe that the Bill from *(f) Factor*, or *Correſpondent*, before entred into my Book: How?

Anſw. The Bill-preſenter is Debitor to the Bill-accepter, that was formerly charged in my Book.

SEVENTHLY,

SEVENTHLY,

Paying an Exchange REMITTED BY US *to our* Factor *or Correſpondent: Booking the ſame* WITHOUT *an accompt of* TIME, *and an accompt of* READY-MONY; *becauſe I* do not *allow him Intereſt-mony for his diſburſements.*

Exchanges *Remitted by us*

Queſt. 175. Suppoſe that I ——pay an Exchange Remitted by me—— unto MY Factor: How?

Paying an Exchange Remitted by me, to MY Factor.

Anſw. Ralph Rolford at *Conſtantinople* MY accompt-Currant, Debitor to Caſh, for my paid value.

Queſt. 176. Suppoſe it to be *Remitted* for the Particular accompt of *Another man*, and preſently paid: How?

Paying an Exchange Remitted by me to, and for an other man.

Anſw. A. B. at Rouan his accompt-Currant, Debitor to Caſh, for my payment.

Queſt. 177. But Suppoſe that the Poſt is to go away to night, and I receive the firſt Bill here, to ſend to MY Factor; paying the mony to morrow: How?

Sending the Bill to my Factor before I pay, becauſe the Poſt doth go away.

Anſw. Ralph Rolford at *Conſtantinople* MY accompt-Currant, Debitor to the *Bill-deliverer*.

Queſt. 178. Suppoſe it to be for *Another mans* accompt: How?

Sending the Bill to my friend, for his accompt before I pay.

Anſw. A. B. his accompt-Currant, Debitor to the *Bill-deliverer*.

Queſt. 179. Suppoſe that I pay him with Rix-Dollers, that coſt me more then they now paſs for in payment: How?

I pay with loſs.

Anſw. This requireth two Journal entrances.

Firſt, ——Bills-deliverer, for the payment——} Debitor to Caſh.
Secondly, Profit and Loſs, for the diſadvance}

Other Queſtions of Exchange (next Four Parties) with Three, or Two Parties Correſpondent, are as theſe.

Queſt. 180. Suppoſe I Remit an Exchange to *Jaques Folyt* for MY accompt, the value here in MINE OWN hands; and MY Bills ſent unto him, payable by *Peter Preſton* for HIS accompt: How?

The firſt Conſideration.

Anſw.

Anſw. *Jaques Jolyt* at *Elbing* MY accompt-Currant, Debitor to *Peter Preſton* there HIS accompt-Currant.

The Second Conſideration.

Queſt. 181. Suppoſed that I Remit an Exchange to *Francis Foſter* at *Melving* for MY accompt; the value here in MINE OWN hand: and MY Bills ſent to him; payable there by *Gilbert Gabrielſon*, for MY accompt: How?

Anſw. *Francis Foſter* at *Melving* MY accompt-Currant, Debitor to *Gilbert Gabrielſon* at *Melving* MY accompt-Currant.

The third Conſideration.

Queſt. 182. Suppoſed that I Remit an exchange to any man for HIS accompt in MINE OWN Bills; the value to be Received there BY HIMSELF, and OF HIMSELF, for MY accompt: How?

Anſw. *Allert Allerton* at *Paris* HIS accompt-Currant, Debitor to *Allert Allerton* at *Paris* MY accompt-Currant. *NOTA*, becauſe HE was a Creditor upon HIS accompt in MY Books, and he was a Debitor upon MY accompt in MY Books. *NOTA*, albeit that neither were indebted to Other; yet Bills may be *Drawn by*, and *Remitted* unto each other for Accommodation, and afterwards *repaid* again.

EIGHTHLY,

Exchanges *drawn upon us.*

Paying an Exchange DRAWN UPON US *by our Factor or Correſpondent: Booking the ſame* WITH *an accompt of* TIME, *and an accompt of* READY-MONY; *becauſe of the Intereſt-allowance to him unto whom it ſhall appertain.*

An Exchange paid at ſight of the Bill—— booked with an accompt of Time and Ready-mony.

Queſt. 183. Suppoſe that at the ſight of the Bill I pay an Exchange Drawn upon *Me by My Factor*: How?

Anſw. *Charles Robinſon* at Saint *Malo's* MY accompt of *Ready-mony*, Debitor to Caſh. But I muſt take notice of *His* Time, when he Received it there; becauſe of the Intereſts-allowance to him, unto whom it ſhall appertain.

An Exchange not paid at ſight of the Bill.

Queſt. 184. Suppoſe that I pay not at ſight of the Bill, becauſe the Time of payment is not yet expired: How?

Anſw. *Charles Robinſon* at Saint *Malo's* MY accompt of *Ready-mony*, Debitor to the Bill-preſenter.

NINTHLY,

NINTHLY,

Paying an Exchange REMITTED BY US *unto our Factor or Correſpondent: Booking the ſame* WITH *an accompt of* TIME, *and an accompt of* READY-MONY; *becauſe of the Intereſt-allowance to him unto whom it ſhall appertain.*

Exchanges *Remitted by us.*

Queſt. 185. Suppoſe that I preſently pay an Exchange Remitted by *Me* to *My Factor*: How?

Remited, and paid preſently.

Anſw. Leonard Lither at *Roan* MY accompt of *Time*, Debitor to Caſh, for my paid ſum.

Queſt. 186. Suppoſe that the Time of the Bills payment at *Roan* is expired: How?

The payment of the Remitted Bill is expired to be paid at, &c.

Anſw. Leonard Lither at *Roan* MY accompt of *Ready-mony*, Debitor to *Dito Leonard* MY accompt of *Time*.

Queſt. 187. Suppoſe that I receive the Bills to day (becauſe the poſt goeth away) and I pay the mony to morrow: How?

Bills received by me here, before I deliver the mony.

Anſw. Leonard Lither at *Roan* MY accompt of *Time*, Debitor to the Bills-deliverer.

Queſt. 188. Suppoſe that you pay him part with mony, at a higher rate than it coſt you; and the remainer with your own Aſſignation: How?

Payment here of Remitted Bills; part with mony gaining, and the remainer by Aſſignment.

Anſw. This requireth three Journal entrances.

First, —— Bills-deliverer Debitor to { Caſh, for the Payment. / Mine Aſſignation —— Paying-man, for the value thereof.

Secondly, ——

Thirdly, Caſh Debitor to Profit and Loſs, for the advance.

Queſt. 189. Suppoſe that the Time of the Bills payment at *Roan* is expired: How?

Compare this with Queſtion 186. above.

Anſw. Read the 186. Queſtion; for that anſwereth this Propoſition.

Queſt. 190. Suppoſe that the former paſſages were for another man: How?

The before-named are ſuppoſed not to be for my ſelf, but for another man.

Anſw. The Debitors and Creditors are all as one; the difference is only in the words MY accompt, and HIS accompt.

Queſt. 191. Inſtance ſome *plain* examples for the diſtinguiſhing of the words, MY accompt-Currant, and HIS accompt-Currant.

Diſtinction between the words, MY, and HIS accompt.

Anſw.

Anſw. Your deſire ſhall be accompliſhed; but firſt, I will inſtance MY accompt-Currant in this enſuing brief Table.

Whatſoever (*by my Factor, or Correſpondent*) is	1. Bought	For MY accompt; for that he muſt enter in his Books, MY accompt-Currant, *Debitor.*
	2. Remitted by Exchange UNTO ME, or unto ANOTHER.	
	3. Sold	For MY accompt; for that he muſt enter in his Books, MY accompt-Currant, *Creditor.*
	4. Drawn by Exchange UPON ME, or ANOTHER	

The words, MY accompt, how they ought to be underſtood, and entred in *my Factors* books beyond the Seas.

NOTE WELL, that by the word MY, I do not intend that my *Factor*, or *Correſpondent*, ſhould uſe the word MY in his Books; but that he ſhall uſe MY NAME in his Books, and ſo enter in his Books theſe like words:

Richard Dafforne HIS accompt-Currant, *Debitor*, OR, *Creditor*,

This I will make plain, thus:

Whatſoever (*by my Factor, or Correſpondent*) is	1. Bought	For MY accompt, for that he muſt enter in his Books, *Rich. Dafforne* at *London* HIS accompt-Currant, *Debitor.*
	2. Remitted UNTO ME, or UNTO ANOTHER	
	3. Sold	For MY accompt, for that he muſt enter in his Books, *Rich. Dafforne* at *London* HIS accompt-Currant, *Creditor.*
	4. Drawn UPON ME, or UPON ANOTHER	

An expreſſion of the words, HIS accompt, in my Books.

Queſt. 192. Having briefly entred, and explained an Inſtance for MY accompt-Currant, do the like for HIS accompt-Currant.

Anſw. Your deſire ſhall be fulfilled in this following Table, as thus:

Whatſoever (*by me, or another, according to my order*) is	1. Bought	For the accompt of another; for that muſt be entred upon my Books, HIS accompt-Currant, for whom it was	Bought, or Remitted, *Debitor.*
	2. Remitted unto any man		
	3. Sold		Sold, or Drawn, *Creditor.*
	4. Drawn upon any man		

Queſt. 193.

Queſt. 193. Enter ſome Inſtances upon each apart, in their full *Debitor* and *Creditor* form.

A farther Explication of the words MY and HIS accompt is deferred.

Anſw. Here is not as yet any conveniency; but I will ſpeak of MY accompt in the 205. and following Queſtions; and of HIS accompt in the 231. and following Queſtions, compared with the 280. and following Queſtions.

Queſt. 194. But *Henry Waninghen* in the fourth Diviſion (or Chapter) of his Book, Queſt. 27. contradicteth your Tables; and ſo doth *Joannes Buingha* in his

OPRECHT FONDAMENT,

fol. 26. the like doth *John Carpenter*, fol. 44. of his Book, Queſt. 27. How happeneth that?

Henry Waninghen and *Joannes Buingha* are not well tranſlated in the Book of *John Carpenter* Gent. fol. 44. *Henry Waninghen* and *John Buingha* their Queſtion. *Item*, their Anſwer to the before-named Queſtion.

Anſw. They do not contradict me; they in many other places (as in theſe which you have quoted) contradict themſelves. The words quoted by *John Carpenter* are not well tranſlated, or not well copied. The words of *Henry Waninghen* (who is the Original) are theſe, Queſt. 27. above cited; he ſaith.

Wherefore enter you — ſuch a man MY accompt, and not HIS accompt?

(this is his Queſtion) followeth his Anſwer.

Becauſe (that) we ſhall underſtand — (that) — What *we Sell* for the accompt of *another* man — or — What *he buyeth* for *Our* accompt — for that, HIS accompt muſt ſtand *Creditor* — being that he demandeth both; — and again — *Debitor* for ſo much as we have given him ſatisfaction for.

Contrarily — What *we Buy* for any mans accompt — or — What *he Selleth* for *Our* accompt — for that — ſuch a man OUR accompt muſt ſtand *Debitor* — being that we demand both; — and again — *Creditor* for that which he hath given us ſatisfaction for. You may read *John Carpenter* at pleaſure.

Queſt. 195. But wherein do they contradict themſelves?

Their Anſwer is drawn into their Propoſitions diſtinctly.

Anſw. To make this apparent unto you, I will draw down their Propoſitions, in which they enter,

First, What *we Sell* for the accompt of *another* — } For that HIS accompt muſt
Secondly, What *he Buyeth* for *Our* accompt — } be *Creditor*.

Thirdly, What *we Buy* for *any mans* accompt — } For that, ſuch a man OUR accompt muſt ſtand *Debitor*.
Fourthly, What *he Selleth* for *Our* accompt — }

Queſt. 196. Of which do you approve?

Their first and fourth Propositions are approved of.

Answ. Of the first, and fourth, compare these with the former two Tables, entred in the 191, and 192. Questions. The first is verified in the third member of the 192. Question, with these words,

Whatsoever is sold (by me) for the accompt of *another man*; for that must be entred in *My* Books, His accompt-Currant, *Creditor.*

The fourth is also made plain in the third Member of the 191. Question, by the Opposition of matter: For;

If my Factor upon the sale of *my Goods* do enter into his Book; ——*Richard Dafforne* at *London* His accompt-Currant, *Creditor*; —— then by *Antithesis*, Contrariety, or Opposition of the same *Rule*, —— I must enter, —— *Randoll Right* at *Roan* My accompt-Currant, is *Debitor.*

The first Proposition explained.

Quest. 197. Illustrate your Approbation: Can you?

Answ. Yea: and that thus from their own works.

Unto the first they all agree with me; for they are of one consent, that

What We Sell for the accompt of another man, *for that we are his Factor:* —— and therefore His accompt must be *Creditor.*

For at the Sales we Enter,

Buying-man Debitor to *Simon Sweeting* His accompt of Commodities.

Compare this with *John Carpenter*, fol. 13, 25, and 26. there you may find His accompt named several times.

And likewise the fourth.

Unto the fourth, mentioned before, their Proposition is,

What He Selleth for Our accompt, for that *he is our Factor*; and therefore upon the advice of the Sales of my Goods, I enter into my Book.

Randoll Right at *Roan* My accompt-Currant, Debitor to Voyage.

Compare this with *John Carpenter*, fol. 13. and fol. 27. the ninth Article; as also fol. 57. at the bottom, with fol. 58. at the top; and several other places.

Quest. 198. You have spoken of the *First*, and *Fourth* part of their Proposition; what say you of the *second branch* thereof?

Answ. His second Branch saith

What He (any man) Buyeth for Our accompt, —— for that His accompt must be *Creditor.*

See *John Carpenter*, fol. 42. Quest. 13. —— If another buyes for you, &c, which Goods you receive instantly; (Answ.) the Goods received Owe

to

to him which ſent you them, MY accompt-Currant.

Item, fol. 43. Queſt. 14. If another buyes Goods for you at Time, which you receive preſently —— the Goods Owe to ſuch an one MY accompt of *Time*.

Item, Queſt. 15. If when that the time is paſt, and that he hath paid for them —— ſuch an one MY accompt of time, oweth to —— HEM-HA.

I could cite many the like, but theſe are enough to ſhew —— that they contradict themſelves, —— to wit,

That not HIS, but MY accompt muſt be Creditor, for that which HE buyeth for OUR accompt.

John Carpenter in theſe cited places, ſheweth how they Contradict themſelves, althought HIS publiſhed book be their own works.

Queſt. 199. Why do you conclude their 15. Queſtion —— Oweth to HEM-HA? What is the meaning of HEM-HA?

Anſw. You know what I mean by HEM-HA, as well as *I know* what they mean by their —— *John-bo-peep*.

The 15. Queſtion ſaith —— Oweth to HIS MY accompt-Currant; the 16, 17, 18, 19. Queſtions have HIS MY accompt: theſe HIS MY ſeems to me an *Androgyne*, or *Hermaphrodite*, from which (as I conjecture) a good *Facit* can never iſſue.

O admirable Expoſition!

Queſt. 200. What ſay you of the third?

Anſw. I pray compare that, and fol. 44, 45. Queſt. 28, 29, 30. and ſo of many others, and you ſhall find *the one Reſolve*, and *Diſſolve the other*. But if I ſhould undergo *the Taske of Uniting* ſeveral Authors with themſelves, *Time*, and the *Limits* of this entended Work would paſs, and ſurpaſs my purpoſe.

Their own Queſtions are *Reſolving* and *Contradicting* their third Propoſition.

Of Traffick paſſages for proper accompts in Forrein Affairs.

Queſt. 201. What chief Branches are to be conſidered herein?

Anſw. The uſual courſe is, to have

First, —— ADVICE } From our Factor.
Secondly, RETURNS }

Paſſages in *Forrein* affairs.

Queſt. 202. What are the Contents of his ADVICE?

Anſw. Concerning our matter in hand, they are Two:

First, That the *ſent Commodities*, or *Part of them*, are SOLD.

Secondly, That part of thoſe *ſent Commodities* are LOST AT SEA; or the like.

The Contents of Advices from our Factor are two.

Of

Of the First.

Advice from our Factor of the Sales of our ſent Goods, or part of them: but firſt of the manner of the booking of them.

Queſt. 203. Suppoſe that you have ADVICE, that thoſe *Sent Commodities*, or *Part of them*, *are Sold*: How?

Anſw. Before we come to the Booking of them, it is requiſite that we firſt ſpeak of the MANNER of Booking of them?

Queſt. 204. What mean you by the MANNER of Booking of them?

Anſw. They may be Booked

WITHOUT } An accompt of *Time*, and an accompt of *Ready-*
WITH —— } *mony*.

See the 205. and 210. Queſtions.

Sales booked by way of plain entrances.

Queſt. 205. How ought we to Book the *Advice* WITHOUT an accompt of *Time*, and an accompt of *Ready-mony*? enter ſome Inſtances.

Anſw. *Jean du Boys* at *Roan* MY accompt-Current Debitor to Voyage to *Roan*, conſigned to *Dito Jean*, for the known Sales, whether they be in part, or whole of thoſe Sent Goods.

A *note-worthy* Queſtion.

Queſt. 206. Suppoſe them ALL to be ſold for *Ready-mony*, or ALL at Time; or *Part Mony*, Part time; is there no alteration in the entrance of *Debitor* and *Creditor*?

Anſw. Not any after this *form* of Booking. For whether thoſe Commodities are ſold for *Mony*, or *Time*, the FACTOR THERE Correſpondeth againſt his Caſh, and the People; ſo that I (for preſent) regard only the FACTOR, but not the Correſponding People.

Of the Second.

Obſervances concerning Goods loſt at Sea.

Queſt. 207. Suppoſe that Part of thoſe ſent Commodities ARE LOST at Sea.

Anſw. Herein are two thing to be Obſerved:

Firſt, —— } Whether thoſe ſent Commodi- } Inſured.
Secondly, } ties were } Not Inſured.

Goods loſt at Sea, that were Inſured.

Queſt. 208. Suppoſe that they were Inſured: How?

Anſw. The Inſurance is Debitor to the Voyage, *for the Loſt value.*

Goods loſt at Sea, that were not Inſured.

Queſt. 209. Suppoſe that they were NOT Inſured.

Anſw. Profit and Loſs Debitor to the Voyage, *for the Loſt value.*

Questions Of Time, And Ready-mony.

Queſt. 210. How ought we to Book the Advice of the Sales of Goods by our Factor, after the manner of an accompt of Time, and Ready-mony? How to book our *Factors Advice* of the ſale of Goods, *with* an accompt of *Time*, and *Ready-mony*.

Queſt. Four things muſt be well obſerved concerning the *Sales of Wares.*

First,— } Whether they are ſold { For Ready-mony.
Secondly, } Upon Time.
Thirdly, } Part mony, the reſt to Ride out ſome Time.

Fourthly, Whether thoſe Wares that were to Ride out ſome Time, are afterwards Rebated, and that he receiveth the Mony.

Queſt. 211. Suppoſe them to be ſold *for Ready-mony.* The firſt Obſervation.

Anſw. Jean du Boys at *Roan* My accompt of *Ready-mony*, Debitor to Voyage to *Roan*, conſigned to *Dito Jean*, for the Sales.

Queſt. 212. Suppoſe them to be ſold *upon four months Time.* The ſecond.

Anſw. Jean du Boys at *Roan* My accompt of *Time*, Debitor to Voyage to *Roan*, conſigned to *Dito Jean* for the Sales.

Queſt. 213. Suppoſe them to be ſold *Part for mony*, the remainer to *Ride out ſix monthes Time.* The third.

Anſw. This Propoſition requireth two Journal entrances.

First, *Jean du Boys* at *Roan* My accompt of *Time*, Debitor to Voyage to *Roan*, conſigned to *Dito Jean*, for the whole Sales.

Secondly, *Jean du Boys* at *Roan* My accompt of *Ready-mony*, Debitor to *Dito Jean* My accompt of *Time*, for the received ſum.

Queſt. 214. Suppoſe that thoſe Wares that were to Ride out ſix months time, are now to be Rebated, and that he receives the mony. The fourth.

Anſw. This requireth two Journal entrances.

First, *Jean du Boys* at *Roan* My accompt of *Ready-mony*, is Debitor to *Dito Jean* My accompt of *Time*, for the unrebated ſum.

Secondly, Voyage to *Roan*, conſigned to *Jean du Boys*, Debitor to *Dito Jean* My accompt of Ready-mony for the Rebate.

Of

Of Returns.

Returnes are either in *Wares* or *Mony*.

Queſt. 215. Having finiſhed the *firſt Article* in the 201. Queſtion, proceed we to *the ſecond*, which treateth of RETURNES.

Anſw. In RETURNES we are to obſerve, whether they are ſent to us

In { WARES. / MONY.

Of the *Diverſity* of booking the Returns in VVares being the firſt part of Returns.

Queſt. 216. Suppoſe they are WARES.

Anſw. Herein again muſt be conſidered, that they may be booked WITHOUT / WITH { An accompt of *Time*, and an accompt of *Ready-mony*.

Returns in VVares booked by way of plain entrances.

Queſt. 217. Enter ſome inſtances for the booking of RETURNES in WARES——WITHOUT an accompt of *Time* and *Ready-mony*.

Anſw. Wares Debitor to *Jean du Boys* at *Roan* MY accompt-Currant, for Principal and Charges.

A general Obſervation in plain paſſages.

Queſt. 218. Suppoſe that thoſe received *Wares* were bought *by my Factor for Ready-mony*; or, at ſome months time; or, part mony, part upon Time. Is there any change, or other Obſervations in the *Debitor* and *Creditor* entrances?

Anſw. Let them be bought upon any of the before-named conditions, or howſoever elſe; the —— *Received Wares muſt be Debitor*; and the Man from whence they came (for my accompt) *muſt be Creditor*, for Principal and Charges.

Queſtions of Time, and of Ready-mony.

Wares received in Returns; *booking the ſame* WITH *an accompt of* Time, *and an accompt of* Ready-mony.

Four obſervations.

Queſt. 219. Enter ſome Inſtances: How?

Anſw. Four things muſt be conſidered, to enter them diſtinctly:

First, / Secondly, / Thirdly, / Fourthly, — Whether they are bought { For Ready-mony. / At ſome months Time. / Part for mony, part at ſome months time. / To be Rebated at the end of ſome months.

1. Bought by my Factor for Ready-mony, the Charges being paid there by him.

Queſt. 220. Suppoſe them to be bought for *Ready mony*, and at the ſhipping of them to me, he payeth Cuſtome, and other Charges: How?

Anſw.

Answ. Wares Debitor to *Jean du Boys* at *Roan* MY accompt of *Ready-mony*, for Principal and Charges.

Queſt. 221. Suppoſe them to be bought at ſome months time, and he payeth Charges, as before is mentioned. 2. Bought at Time, paying charges there.

Answ. This Propposition hath two Journal entrances.

Firſt, Wares Debitor to *Jean du Boys* at *Roan* MY accompt of *Time*, for the Principal.

Secondly, Wares Debitor to *Jean du Boys* at *Roan* MY accompt of *Ready-mony*, for the Charges paid by him there.

Queſt. 222. Suppoſe thoſe Wares are bought, paying part mony, the Remainer to Ride out ſeveral months, paying Charges, as before is mentioned. 3. Bought part for Mony, part at Time, paying charges there.

Answ. This Propoſition hath three Journal entrances.

Firſt, Received Wares Debitor to *Jean du Boys* at *Roan* MY accompt of *Time*, for the whole value bought upon Time.

Secondly, Wares Debitor to *Jean du Boys* at *Roan* MY accompt of *Ready-mony*, for the Charges paid by him.

Thirdly, *Jean du Boys* at *Roan* MY accompt of *Time*, Debitor to Dito *Jean* MY accompt of *Ready-mony*, for the value that is paid by him for thoſe In-bought Commodities.

Queſt. 223. Suppoſe that the Wares bought at *Time* are now Diſcounted or Rebated, according to times proportion, and my Factor payes the mony. 4. Thoſe Wares which were bought at Time are now Rebated.

Answ. This may be entred with two Journal paſſages.

Firſt, *Jean du Boys* at *Roan* MY accompt of *Ready-mony*, Debitor to *Wares*, for the Diſcount.

Secondly, *Jean du Boys* at *Roan* MY accompt of *Time*, Debitor to Dito *Jean* MY accompt of *Ready-mony*, for the whole remainer that ſtood upon the *Time-accompt*.

Queſt. 224. But cannot the 222 Queſtion be booked with leſſer number of Journal entrances than three? Abreviation of booking the 222 Queſtion.

Answ. Yes, the ſame may be booked with two Journal-parcels.

Firſt, Wares Debitor to Factor MY accompt of *Time*, for Principal and Charges.

Secondly, Factor MY accompt of *Time*, Debitor to Factor MY accompt of *Ready-mony*, for the paid Principal and Charges.

Queſt. 225. Suppoſe that your Factor Buyeth Goods for you with Ready-mony, which he detains yet in his hands: How? Goods bought for me by my Factor, but are detained ſtil by him.

Anſw. *John Carpenter*, Queſt. 17. according to the Number of *Henry Waninghen* his Queſtions, fol. 43. entreth them thus:

Goods, in the hands of ſuch an one, owe to HIS-MY (*Johu-bo-peep*) accompt-Currant.

Of frivolous Entrances by ſome Accomptants.

Queſt. 226. What would you enter upon ſuch advice of Goods bought for your accompt; which Goods you are to receive by a Ship not yet ſet forth from thence to Sea?

Anſw. So much as comes to nothing; — I account it frivolous to enter ſuch Vain and Needleſs matters, to fill the Books withal, until, I have really received them.

Such needleſs entrances are uſed by too many.

Queſt. 227. But *James Peele* in his 86. Journal-parcel doth enter them after that manner.

Anſw. I know it well; and ſo doth *Paſſchier Gooſſens* printed at *Hamburgh*, *Anno* 1594. and too many others: but *what is that to me?* For, I ſay here, as I ſaid in the 200. Queſtion, that — if I ſhould undergo the task of Correcting ſeveral Authors vain paſſages, *Time* and the *Bounds* of this *intended Work* would *paſs* and *ſurpaſs*: and ſo I end RETURNS IN WARES.

Of the ſecond part of Returns: Booked WITHOUT *an accompt of* Time *and* Ready-mony.

Of Returns in *Mony*; being the ſecond part of Returns: which hath its Reference to the within quoted places.

Queſt. 228. In the 215. Queſtion is mentioned, that RETURNS generally are either WARES, or MONY; and having Inſtanced WARES, there remaineth now to ſpeak of RETURNS in MONY.

Anſw. Concerning the Contents of RETURNS in MONY, which are commonly by way of Exchanges, See the 118, 119, 120. including the 128. Queſtion before entred.

Otherwiſe.

This alſo hath its Reference to former paſſages.

Queſt. 229. Having quoted the Queſtions of entrances WITHOUT an accompt of *Time* and *Ready-mony*; Rehearſe ſome Inſtances WITH an accompt of *Time* and *Ready-mony*.

Anſw. Concerning the Contents of this Propoſition, See the 129. Queſtion, including the 134. Queſtion. And ſo I

Finiſh the Table of accompts PROPER, being the *Firſt* in Order, as is expreſſed before the 28. Queſtion of *Domeſtick*, and in the 201. Queſtion of *Forrain Affeirs*.

COURTEOUS LEARNER,

Thus far have I endeavoured (for thy good) to ſhew thee by plain and eaſie Inſtructions the USUAL paſſages that (for the preſent) I thought moſt neceſſary in

PROPER ACCOMPTS.

There followeth next, according to the *Order* intended before the Entrance into the 28. Queſtion and Anſwer, to treat of

FACTORAGE accompts in

- *Domestick-affairs* consisting in
  - Receipt of
    - *Wares* booked
      - Without a Factor-book, Quest. 231. For After-charges, and Closing of the accompt, See 237, 238, 239, 240. And for the several Varieties of entrances, See Quest. 241, 252, 267.
      - With a Factor-book; See the 138, and 141. places in my *Merchants-Mirrour*.
    - *Mony* — See Quest. —
  - *Sales of Wares* booked
    - Without a Factor-book, Quest. 232. including 236. And for the several Varieties of entrances, See Quest. 242, 258, 269. For After-charges and Closing of the accompts, See Quest. 249, 251. Quest. 263, 265. Question 274. and the relation under the 275. Question.
    - With a Factor-book, See the 157. Question in my *Merchants-Mirrour*.
  - Returns in
    - *Wares* booked
      - Without an accompt of *Time*, & *Ready mony*, Quest. 276. including the 279 Quest.
      - With an accompt of *Time*, and *Ready-mony*, See the 161. place in my *Merchants-Mirrour*.
    - *Mony* booked
      - With an accompt of *Time*, and *Ready-mony*, whose Branches are
        - Two
          1. Drawn upon us by our Masters, Quest. 280.
          2. Remitted by us unto our Masters, Quest. 283.
      - With an accompt of *Time*, and *Ready-mony*. See the 166. place in my *Merchants-Mirrour*.
- *Forreign affairs* consisting in
  1. Commission *Wares* sent to another *Town* or *Land*, they not being vendible here, Quest. 290.
  2. Advice that those Commission Wares are *sold*, Question 291.
  3. Returns in
     - Wares, Quest. 292.
     - Mony, Quest. 293.

Now

Now followeth the EXPLICATION *of this Table.*

The Tables uſe.

Queſt. 230. What is the Proper uſe of this Table?

Anſw. The *Table* is entred to find each *Matter in Order*; but the *unfolding of each Member* is to be found under the *diſ-membring* places of each Member: as for Inſtance, I begin with

Receipts of Commiſſion Wares;

Booking VVITHOUT *a* Factor-book, *as alſo* VVITHOUT *an accompt of* Time *and* Ready-mony: *upon the Receipt of which I pay Charges.*

Queſt. 231. After what manner may the ſame be Inſtanced?

Anſw. The booking of ſuch received Wares in *Commiſſion* or *Factorage*-Accompts WITHOUT a FACTOR-BOOK,

Receipts of Wares entred *In Single Writing, Without a Factor-book*, which is uſed by many: but to uſe *this way*, and likewiſe a *Factor-book*, is the *plaineſt way*, to give the Maſters content for the *Receipt* and *Sales* of each parcel of Goods by *themſelves*, with the Charges thereunto belonging.

Is To

Keep an accompt of Commodities Quantity (*if Pieces, Pounds, Ells*, or the like Wares) in the Leager; as is inſtanced in Proper accompts.

Example.

John Knoll at *Amſterdam* HIS accompt of MACES Debitor to Caſh, —— for Charges done at the receipt of the ſame, entring between two Lines the Weight or Veſſel: See the 28 Queſtions expreſſion towards the End of the ſame, compared with the 124 place in my *Merchants-Mirrour.*

Sales of thoſe Commiſſion VVares,

Booked VVITHOUT *a* Factor-book, *and* VVITHOUT *an accompt of* Time *and* Ready-mony.

Queſt. 232. Suppoſe that I *ſell thoſe Maces*, or part of them, for *Ready-mony*, receiving the ſame preſently: How?

Sales for *Ready-mony*, receiving the ſame preſently.

Anſw. Caſh (General) is Debitor to *John Knoll* at *Amſterdam* HIS accompt of *Maces*, for the received value of Mony: and the Quantity of ſold Wares muſt heedfully be regarded to be written back upon the right hand, between the Lines; as is mentioned in the 28 Queſtion before.

Compare this with the 67 Queſtion, and 147 Place in my *Merchants-Mirrour.*

Queſt. 233.

Sold, to be paid me upon Demand.

Queſt. 233. Suppoſe I Sell thoſe Wares; but ſo, that the Mony is to be paid me upon *Demand*, that is, ſome *few Daies* or *Weeks* after the *Selling* and *Delivering day*, according to agreement: How?

Anſw. The Buying-man is Debitor to *John Knoll* at *Amſterdam* His accompt of *Maces*.

Compare this with the 68. Queſtion; and with the 148. in my *Merchants-Mirrour*.

Sold at ſix months time.

Queſt. 234. Suppoſe that I Sell thoſe Wares, to ſtand out ſix months time before I receive the mony: How?

Anſw. This Queſtion requireth the very ſame Anſwer that is made to the precedent or beforegoing 233. Queſtion.

Sold, receiving part in hand; the reſt to Ride out ſome months.

Queſt. 235. Suppoſe that I Sell off thoſe Wares, receiving part of the mony in hand, and the remainer to ride out ſome months: How?

Anſw. This Propoſition requireth two Journal entrances.

Firſt, The Buying-man is Debitor to *John Knoll* at *Amſterdam* His accompt of *Maces*, for the whole ſum.

Secondly, Caſh is Debitor to the Buying-man, for the received part.

Compare this with the 69. Queſtion, and with the 150. Place in my *Merchants-Mirrour*.

Sold at Time, but ſo, that they are to be Rebated.

Queſt. 236. Suppoſe that I Sell off thoſe Wares at Time; but after ſome certain daies we agree for the Rebatements Time and Price, and he payeth me the mony: How?

Anſw. This hath three Journal entrances.

Firſt, the Buying-man is Debitor to *John Knoll* at *Amſterdam* His accompt of *Maces*, for the whole value unrebated.

Secondly, Caſh is Debitor to the Buying-man, for the received value.

Thirdly, *John Knoll* at *Amſterdam* His accompt of *Maces* Debitor to the Buying-man, for the Diſcounts value.

Compare this with the 151. Place in my *Merchants-Mirrour*, and with the 70, 71, 72, 73, 74, and 75. Queſtions before entred.

Of After-changes *hereupon, and Ballance of the ſaid accompt,*

After-charges now charged to accompt.

Queſt. 237. Suppoſe the before named *Maces* are all ſold, and there ariſeth After-Charges upon the ſame; as Garboiling, Labourers, Brocage, and the like: How?

Anſw. *John Knoll* at *Amſterdam* His accompt of *Maces* Debitor to Caſh for After-charges.

Compare

Compare this with the 125 Place in my *Merchants-Mirrour.*

Queſt. 238. Suppoſe that there be UNDER-WEIGHT upon thoſe *Maces*, by reaſon of drying in, or the like. Obſervations of Under-weight, Meaſure, Cask, or the like.

Anſw. John Knoll at *Amſterdam* HIS accompt-Currant is Debitor to Dito *John* HIS accompt of *Maces*: Rating that wanting Weight at what price you pleaſe; for that neither Advanceth nor Diminiſheth: this is thus entred only to make a complete Journal-parcel.

Compare this with the 213 and 214 Places in my *Merchants-Mirrour.*

Queſt. 239. How ſhall I book my Ware-houſe-room and my Proviſion of and for the ſaid *Maces*? Of the booking of Ware-houſe-room, and my Proviſion.

Anſw. John Knoll at *Amſterdam* HIS accompt of *Maces* Debitor to *Profit* and *Loſs* for the ſame.

Compare this with the 127 Place in my *Merchants-Mirrour.*

Queſt. 240. Suppoſe that the *Maces* are all ſold, and that the whole Sales in Credit of that accompt do produce all 2200 *l.* Now the *Charges*, *Abatements*, *Ware-houſe-room* and *Proviſion in Debit*, do amount unto 200 *l.* The Queſtion is, What ſhall be done with the *differing* 2000 *l. too high in Credit* of theſe *Maces* accompt? How to carry the *Neat Proceed* unto the accompt-Currant of the Owner thereof.

Anſw. John Knoll at *Amſterdam* HIS accompt of *Maces* Debitor to *John Knoll* at *Amſterdam* (or Dito *John*) HIS accompt-Currant: then is the accompt of *Maces* cleared.

Compare this with the 128 Place in my *Merchants-Mirrour.*

Another manner of Booking of the Receipts of Commiſſion Wares.

Booked WITHOUT A FACTOR-BOOK, but WITH *an accompt of* Time, *and an accompt of* Ready-mony.

Queſt. 241. I receive *Ginger* to Sell in Commiſſion; or, as a Factor —upon the receipt of which I pay Charges: How ſhall I enter them after the before-named manner? Receipts of Wares, whereof the Quantity is kept and nominated in the Leager; but *with* an accompt of *Time* & *Ready-mony.*

Anſw. Simon Sabbs of *Paris* HIS accompt of *Ginger* Debitor to Caſh, for Charges done at the receipt thereof: See the 231 Queſtion before.

Secondly, *Simon Sabbs* of *Paris* HIS accompt of *Ready-mony* Debitor to

to Dito *Simon* His accompt of *Ginger*, for the said Charges only; but not to write off any Quantity of Wares untill they are really sold.

Another manner of Booking of the Sales of those Commission VVares.

Booked WITHOUT a FACTOR-BOOK; *but* WITH *an accompt of* Time *and* Ready-mony.

Sold for *Ready-mony*, receiving the same presently.

Quest. 242. Suppose I sell that Ginger wholly (or part of the whole) for Ready-mony, receiving the same presently: How?

Answ. This Proposition requireth two Journal entrances.

First, Cash Debitor to *Simon Sabbs* of *Paris* His accompt of *Ginger*, for the received value of mony. See the Observation concerning the manner of entring of those Wares between the Lines, Quest. 232. before in his Book.

Secondly, *Simon Sabbs* of *Paris* His accompt of *Ginger* is Debitor to Dito *Simon* His accompt of *Ready-mony*.

Sold, to be paid to me upon Demand.

Quest. 242. Suppose that I Sell of the said *Ginger* to be paid to me *upon Demand*; that is, some *few Daies* or *Weeks* after the Delivery, according to agreement: How?

Answ. This requireth also two Journal-parcels.

First, The Buying-man Debitor to *Simon Sabbs* of *Paris* His accompt of *Ginger*: See the 233. Question before in this Book.

Secondly, *Simon Sabbs* of *Paris* His accompt of *Ginger* Debitor to Dito His accompt of *Time*, for the whole sale.

Sold, to stand out certain months.

Quest. 243. Suppose that I Sell of those Wares, and that they are to stand out six months before I am to receive the mony: How?

Answ. This Question requireth the very same words for an Answer as are given to the precedent 242 Question: See the 234 Question in this Book.

Sold, receiving part in hand; and the remainer to ride out some months.

Quest. 244. Suppose that I Sell of the said *Ginger*, receiving part in hand, and the remainer to Ride out some months: How?

Answ. This Proposition requireth four Journal entrances.

First, The Buying-man Debitor to *Simon Sabbs* of *Paris* His accompt of *Ginger*, for the whole sale.

Secondly, Cash Debitor to the Buying-man, for the received value.

Thirdly,

Thirdly, *Simon Sabbs* of *Paris* His accompt of *Ginger*, is Debitor to Dito *Simon* His accompt of *Time*, for the whole Sales.
Fourthly, *Simon Sabbs* of *Paris* His accompt of *Time*, Debitor to Dito *Simon* His accompt of *Ready-mony*.

Queſt. 245. Suppoſe that I ſell Wares at ſix months time; and after ſome few daies we agree for the Rebatements Time and Price, and he payeth me the Mony: How? *Item*, to Rebate thoſe remaining Goods, whoſe Time is not as yet Expired; and to receive the Reſidue of the mony.

Anſw. This Propoſition requireth ſix Journal entrances.
Firſt, The buying-man Debitor to *Simon Sabbs* of *Paris* His accompt of *Ginger*, for the firſt ſales.
Secondly, *Simon Sabbs* of *Paris* His accompt of *Ginger*, Debitor to Dito *Simon* His accompt of *Time*, for the whole ſale of thoſe Wares.
Thirdly, Caſh Debitor to the Buying-man, for the received Sum.
Fourthly, *Simon Sabbs* of *Paris* His accompt of *Ginger*, Debito to the Buying-man, for the Rebate.
Fifthly, *Simon Sabbs* of *Paris* His accompt of *Time*, Debitor to Dito *Simon* His accompt of *Ready-mony*, for the whole ſale.
Sixthly, *Simon Sabbs* of *Paris* His accompt of *Ready-mony*, Debitor to Dito *Simon* His accompt of *Ginger*, for the Rebatement.

Another manner of Booking the ſaid 245 Parcel.

Queſt. 246. May not this laſt parcel be entred after a more compendious form? An Abridgement of the 245 Queſtion, but very Improper.

Anſw. Yea, it may be entred *Truly* with three entrances, although very Improperly: *as thus*,
Firſt, Caſh is Debitor to *Simon Sabbs* of *Paris* His accompt of *Ginger*, for the whole ſale.
Secondly, *Simon Sabbs* of *Paris* His accompt of *Ginger*, Debitor to Dito *Simon* His accompt of *Ready-mony*, for the whole ſale.
Thirdly, *Simon Sabbs* of *Paris* His accompt of *Ready-mony*, Debitor to *Caſh*, for the *Rebate*.

NOTA,

This way is briefer then the former; but it is a very Improper entrance. For, as is ſaid in the 51 Place of *my Merchants-Mirrour*, that —— Caſh muſt never be *Named*— NOTA—*not named*; but when *Mony* (even in the value) is truly and really paid, or received, as is mentioned in the 17 Place of my *Merchants-Mirrour*. The Reaſon why ſuch entrances are Improper.

Now, the Improperty that is ſpoken of in this paſſage, is, That here is

more Quantity, or *Value of Mony*, entred into the Debitor charge of Cash, then was *Truly* and *Really* received: And in the Creditor discharge of Cash, the Rebatement is entred; which indeed is no *True*, nor *Real* payment. Therefore the 245 Answer is *True*, although the *Prolixity* seemeth to some distastefull.

Observations for the Equalizing *of* UNDER, *or* OVER *Weight or Measure in any accompt of Commodities.*

Observations for *Underweight*, Measure, Cask, or the like.

Quest. 247. Suppose that I have now sold all the *Ginger* belonging to *Simon Sabbs* of *Paris*; and by reason of the *drying in*, or that our Weight may be *Heavier* then the Forrein Weight which we received (or the like) there is some difference in the accompt: How shall this be made even?

Answ. Two Journal-parcels are required here.

First, *Simon Sabbs* of *Paris* HIS accompt of *Ready-mony* Debitor to Dito *Simon* HIS accompt of *Ginger*. Read the *reason* and *manner* in the 238 Question.

Secondly, *Simon Sabbs* of *Paris* HIS accompt of *Ginger*, Debitor to Dito *Simon* HIS accompt of *Ready mony*, for the so rated value of Mony; because the Wares are equal.

Observations for *Overweight*, or Measure: and this hath two Considerations, as is here expressed.

Quest. 248. Suppose that I have sold all the *Ginger* belonging to *Simon Sabbs* of *Paris*; and by reason that our Weight is *Lighter* than the *Forrein Weight* that we have received, there is more quantity made sold then was received: How shall this be equallized?

Answ. This may be done *two manner* of waies.

First, If it be WITHOUT an accompt of *Time* and *Ready mony*; then when you carry the difference of the accompt of HIS Commodities to HIS accompt-Currant, in form as the Answer to the 240 Question teacheth, you need but *only enter the difference* of the Weight, between the Lines, *without* the making of any other Journal-parcel.

Secondly, If it be WITH an accompt of *Time* and *Ready-mony*, then it requireth two Journal entrances.

Note, this first parcel for Over measure, VVeight, &c. may be entred in Debit at the re-writing of Sales, as is the second Member in 245 Question;

1 *Simon Sabbs* of *Paris* HIS accompt of *Ginger*, Debitor to Dito *Simon* HIS accompt of *Ready-mony*; entering there the difference of the Weight in Debit of *Ginger*, prizing the same at your pleasure. Read the 238 Question.

2. *Simon Sabbs* of *Paris* HIS accompt of *Ready-mony* is Debitor to Dito *Simon* HIS accompt of *Ginger*: writing into the Credit of *Ginger* onely the *Mony*, for the *Weight* is equal.

and so avoid these two last entrances.

Of

Of After-Charges upon the ſaid Ginger.

Queſt. 249. Suppoſe the beforenamed *Ginger* to be all ſold, and there ariſeth AFTER-CHARGES upon the ſame; as Garboiling, Labourers, Brokage, and the like; How?

After-charges to be charged according to the manner of this carriage, *with* an accompt of *Time*, and an accompt of *Ready-mony*.

Anſw. Simon Sabbs of *Paris* HIS accompt of *Ginger*, Debitor to Caſh, for *After-charges*. Read the 237. Queſtion.

AGAIN,

Simon Sabbs of *Paris* HIS accompt of *Ready-mony*, Debeitor to Dito *Simon* HIS accompt of *Ginger*, for the ſaid *After-charges*.

Or thus with one entrance:

Simon Sabbs of *Paris* HIS accompt of *Ready-mony*, Debitor to Caſh, for After-charges upon HIS *Ginger*.

Abatements, or Rebatements, muſt be entred after the ſame manner; therefore I omit the Inſtances.

Queſt. 250. How ſhall I book my *Ware-houſe-rooms*, and my *Proviſion* of and for the ſaid *Ginger*?

Of the Booking of VVare-houſe-room, and my Proviſion.

Anſw. Simon Sabbs of *Paris* HIS accompt of *Ginger*, Debitor to Profit and Loſs.

AGAIN,

Simon Sabbs of *Paris* HIS accompt of *Ready-mony*, Debitor to Dito *Simon* HIS accompt of *Ginger*.

Or with one entrance, thus:

Simon Sabbs of *Paris* HIS accompt of *Ready-mony*, Debitor to Profit and Loſs, for *Ware-houſe-room*, and *Proviſion* of HIS *Ginger*.

Queſt. 251. What ſhall be done with the 240 Queſtion after this manner of Booking?

No Neat proceed here to be carried to the Maſters accompt: and the Reaſon why.

Anſw. We have not any thing to do with that, after this manner of Booking REASON, If you take Notice of the paſſages, you even every parcel as you go; and where things are poſted each time ſo evenly, there remains no difference.

Another manner of Booking the Receipts and Sales of Commiſſion Wares.

This being as Exquiſite a way, as to keep an accompt of Time ***and*** Ready-mony ; ***but far more*** Compendious for Expedition : ***and therefore the perfect knowledge thereof is the more to be endeavoured, and embraced.***

But firſt of the Receipt of Commiſſion Wares, booked in my General Books.

Receipts of VVares, keeping a Caſh-accompt, for each particular Maſter.

Queſt. 252. Suppoſe that I *receive Durances*, to ſell for the accompt of *Jaſper Jaſperſon* at *Norwich*, upon the Receipt of which I pay Charges : How ſhall this be entred ?

Anſw. Jaſper Jaſperſon at *Norwich* His accompt of *Durances*, Debitor to Dito *Jaſper* His accompt of *Caſh*, for the Charges by me laid out upon the ſaid Durances.

The firſt Obſervation.

Queſt. 253 What is here to be obſerved ?

Anſw. Here you ſee, that His Caſh is more Creditor then Debitor, becauſe the mony is paid out of your own Caſh. This is a general uſe amongſt many. With this courſe of carriage they are all well acquainted. But you muſt ſuppoſe this manner of paſſage to be a new beginning of Trading, and not a former continued Trade : elſe perhaps I had mony of His in Caſh.

The ſecond.

Queſt. 254. But how ſtands your own Caſh in the mean while ?

Anſw. My own Caſh hath paid out the Charges, but it hath no Creditor for the ſame.

The third.

Queſt. 255. What now ? Are not the Hoggs in the Corn at home ?

Anſw. Yea : ***But many cannot tell how to get them out*** ; for I being in diſcourſe with them, perceived that they were not able to rectifie the ſame in Debitor and Creditor form.

The fourth.

Queſt. 256. How then can their own Caſh be rectified ?

Anſw. By entring of a ſecond Journal-parcel

THUS,

Jaſper Jaſperſon at *Norwich* His accompt of *Caſh*, Debitor to Caſh Proper.

Proper. Here you ſee the wound is cured, concerning your laid-out mony: for in the Debitor ſide of his Caſh it appeareth, that he hath in Caſh no other mony but what he borrowed of you. For the rectifying of their own Caſh.

Queſt. 257. But in what Book is this entrance to be thus entred? The fifth.

Anſw. In that General Book, which containeth *all my Trading* whatſoever, or howſoever; as well for PROPER, FACTORAGE, and alſo COMPANY accompts.

Of the Sales of thoſe Commiſſion Wares, booked in my General Books.

Queſt. 258. Suppoſe I ſell of thoſe Durances for Ready-mony, and receive the ſame preſently: How ſhall this be entred? Sold for *Ready-Mony*, receiving the ſame.

Anſw. Jaſper Jaſperſon at *Norwich* HIS accompt of *Caſh*, is Debitor to Dito *Jaſper* HIS accompt of *Durances*, for the received value.

Queſt. 259. It being ſo, that I have received of *his Mony into Caſh*, how ſhall I carry the matter *to have mine own diſburſed mony* again? An obſervation for the receiving back of mine own laid-out mony.

Anſw. Caſh Proper Debitor to *Jaſper Jaſperſon* at *Norwich* HIS accompt of *Caſh*, for ſo much mony *as I had diſburſed for him*; or at leaſt, for ſo much Mony I take out of HIS Caſh now.

Queſt. 260. Suppoſe that I ſell of thoſe Durances at *Time*: How? Sold at Time.

Anſw. Buying-man Debitor to *Jaſper Jaſperſon* at *Norwich* HIS accompt of *Durances*. Read the 233, and 234 Queſtions of this Book.

Queſt. 261. Suppoſe that I ſell of thoſe Durances part for *Ready-mony*, and the Reſidue to ſtand out ſome Time. Sold, *part mony* in hand; the Remainer to ſtand out ſome Time.

Anſw. This requireth two Journal entrances.

Firſt, Buying-man Debitor to *Jaſper Jaſperſon* at *Norwich* HIS accompt of *Durances*, for the entire Sales.

Secondly, *Jaſper Jaſperſon* at *Norwich* HIS accompt of *Caſh* Debitor to the Buying-man, for the received value.

Queſt. 262. Suppoſe that I ſell thoſe Durances at ſix months Time to Rebate; or that the 261 parcel that was to ſtand out ſome Time, is now Rebated, and I receive the Mony: How? Sold, payable at ſix months; and *ſome Time being paſt*, then to Rebate.

Anſw. This Propoſition is mixed, and requireth a twofold Solution.

FIRST,

If you take the Propoſition it ſelf, as it lyeth in the *firſt twelve words*; then it requireth three Journal entrances: as thus,

1. Buying-man Debitor to *Jaſper Jaſperſon* at *Norwich* HIS accompt of *Durances*, for the whole value unrebated.

And

And then,

2. *Jasper Jasperson* at *Norwich* His accompt of *Durances*, Debitor to the Buying-man, for the Discount, or Rebate.

And then,

3. *Jasper Jasperson* at *Norwich* His accompt of *Cash*, Debitor to the Buying-man, for the received value.

SECONDLY,

An Observation.

But if you take the latter part of the Propositon, that hath its reference to the 261 Question; then it requireth onely two Journal entrances; and those will be *Verbatim* as the last before going second and third parcels: as thus,

Jasper Jasperson at *Norwich* His accompt of { *Durances*, *Cash*, } Debitor to the Buying-man.

Of After-charges upon these Durances.

After-charges charged to accompt.

Quest. 263. Suppose the said *Durances* are all sold, and there ariseth After-charges upon the same, as for Labourers, Brokage, and the like: How?

Answ. Jasper Jasperson at *Norwich* His accompt of *Durances*, Debitor to Dito *Jasper* His accompt of *Cash*, for the value paid out.

Ware-house-room, and my Provision charged.

Quest. 264. How shall I enter my *Ware-house-room*, and *Provision*?

Answ. Jasper Jasperson at *Norwich* His accompt of *Durances*, Debitor to Dito *Jasper* His accompt of *Cash*, for the value thereof.

And then,

Note. Cash Proper Debitor to Profit and Loss Proper, for the said value.

Of the Ballancing of this accompt of Durances.

Of the accompts Closing, and how to carry the Neat Proceed to the *Owners* accompt.

Quest. 265. Suppose all the Durances to be sold, and that the whole Sales in Credit of that accompt amount to 3250 *l.*

Now the *Charges*, *Abatements*, *Ware-house-room*, and *Provision in Debit*, comes to 250 *l.* The Question is, What shall be done with the differing 3000 *l. too high* in the Creditor side of this accompt of Durances?

Answ. Jasper Jasperson at *Norwich* His accompt of *Durances*, Debitor to Dito *Jasper* His accompt-Currant, for the 3000 *l.* and then that accompt is cleared. Read the 240 Question of this Book.

Of the Commission Mony that is in my

Quest. 266. Suppose that I have that 3000 *l.* in Cash, and now pay it to himself, or to another by his Order: What shall be done then?

Answ.

Anſw. Jaſper Jaſperſon at *Norwich* His accompt-Currant, Debitor to Dito *Jaſper* His accompt of *Caſh. Nota bene*: The manner of entrance is all as one, whether I pay it to Himself, or to another by His Order. Compare this with the eleventh and twelfth Debitors in the Rules of Aid. hands, and of the diſpoſing of it.

And thus I end this manner of Entrances, being entred into my *General Book* of Trading.

Another manner of Booking the Receipts and Sales of Commiſſion Wares; being kept in a particular Book belonging properly to the Maſter of thoſe Wares alone.

But firſt of the Receipt of thoſe Commiſſion Wares.

Queſt. 267. Suppoſe that I *Receive Kerſies*, to ſell for the accompt of *David Darling* of *Plimouth*; upon the Receipt of which I pay Charges: How ſhall this be entred? Charges paid upon the Receipt of Commiſſion Wares.

Anſw. David Darling at *Plimouth* His accompt of *Kerſies*, Debitor to Dito *David* His accompt of *Caſh*, for the Charges laid out by me. Read the 253, 254, and 255. Queſtions in this Book.

Queſt. 268. But how ſhall I enter this in my General Books, to clear mine own Caſh there, for this mony that I have paid out? Other Obſervations.

Anſw. In your General Books you muſt enter the matter,

As Thus:

1. *David Darling* of *Plimouth* His accompt-Currant, Debitor to Caſh, for *ſo much mony paid for him* upon the receipt of ſo many *Kerſies*, and ſo your Caſh ſtandeth clear. Read the 256 Queſtion in this Book. And thus would I let the accompts ſtand, if the Books were in my Goverment. Nota, Thoſe that deſire to make themſelves work, may enter in the Maſters particular Book another parcel:

As Thus,

2. *David Darling* of *Plymouth* His accompt of *Caſh*, Debitor to Dito *David* My accompt-Currant; but I accompt this a needleſs entrance: Each man his choice.

Of

Of the Sales of those Commission Wares, being kept in a particular book for the Master alone.

VVares sold for present mony.

Queſt. 269. Suppoſe that I ſell thoſe *Kerſies* for Ready mony, and receive the ſame preſently: How ſhall I enter this?

Anſw. *David Darling* of *Plimouth* His accompt of *Caſh* is Debitor to Dito *David* His accompt of *Kerſies* for the received value. Read the 258 Queſtion of this Book.

Queſt. 270. But it being ſo, that I have received of His mony into His *Caſh*; how ſhall I carry the Matter in this particular Book, to have *mine own* disburſed mony again?

Some noteworthy Obſervations.

Anſw. Take good Notice how you have Booked the 268 Queſtion above, and RETROGRADE, or write that firſt parcel back:

AS THUS;

Caſh Debitor to *David Darling* of *Plimouth* His accompt-Currant. And this muſt be thus entred in you General Book, as is mentioned in the ſaid 268 Queſtion.

NOW,

If you have entred the ſecond parcel there ſpecified into your particular Books, then muſt you make another entrance into the ſaid particular Books:

AS THUS;

David Darling of *Plimouth* MY accompt-Currant, Debitor to Dito *David* His acccompt of *Caſh*: and all ſtands clear.

Sold, payable at time.

Queſt. 271. Suppoſe that I ſell of thoſe *Kerſies* at ſix month *Time*: How ſhall I enter that?

Anſw. The Buying-man Debitor to *David Darling* of *Plimouth* His accompt of *Kerſies*. Read the 260. Queſtion, compared with the Obſervations pointed at in the 233 Queſtion of this Book.

Sold, part preſent mony, part at Time.

Queſt. 272. Suppoſe that I ſell of thoſe Kerſies upon ſuch condition, that I do receive *part of the Mony* preſently, and that the remainer is to *ſtand out* ſome certain Time: How?

Anſw. This requireth two Journal entrances.

First, The Buying-man Debitor to *David Darling* of *Plimouth* His accompt of *Kerſies*, for the entire Sales.

Secondly, *David Darling* of *Plimouth* His accompt of *Caſh*, is Debitor to the Buying-man, for the received value. Read the 261. Queſtion of this Book.

Queſt. 273. Suppoſe that for the certain Time above mentioned, the parties

parties agree about the Rebate, and that mony is paid in preſently: How?

Anſw. { *David Darling* of *Plimouth* HIS accompt of { *Kerſies*, *Caſh*, } Debitor to the Buying-man.

Sold, part at Time, and that part Rebated, receiving the remaining mony.

Queſt. 273. Suppoſe that I ſell thoſe *Kerſies* at ſix months Time, to Rebate preſently, and I receive the mony: How?

Anſw. This Propoſition requireth three Journal entrances.

1. The Buying-man is Debitor to *David Darling* of *Plimouth* HIS accompt of *Kerſies*, for the whole value unrebated.

Sold, all at Time, but Rebated preſently, receiving the mony.

And then,

2. { *David Darling* of *Plimouth* { *Kerſies*, *Caſh*, } Debitor to the Buying-man.
3. { HIS accompt of }

Compare this with the firſt part of the Anſwer to the 262 Queſtion in this Book.

Of After-Charges upon theſe Kerſies.

Queſt. 274. Suppoſe the ſaid *Kerſies* are all ſold; and there ariſeth AFTER-CHARGES upon the ſame: as for Labourers, Brokage, and the like: How?

After-charges charged to accompt.

Anſw. David Darling of *Plimouth* HIS accompt of *Kerſies* Debitor to Dito *David* HIS accompt of *Caſh*, for the value paid out.

Compare this with the 263 Queſtion in this Book.

Queſt. 275. How ſhall I enter my *Ware-houſe-room* and *Proviſion* of the ſaid *Kerſies*?

Wares-houſe-room, and my *Proviſion* booked.

Anſw. David Darling, *&c.* Entring the very words of the before-entred Anſwer, compared with the Anſwer to the 264 Queſtion of this Book. And thus I could have abbreviated many other parcels: but I have found it fitteſt rather to be troubleſome to the Preſs, then to *Rely* upon the beginners Apprehenſion.

Of the Ballancing of this accompt of Kerſies.

Concerning the which, if you heedfully regard the 240, and 265, with the 266 Queſtions in this Book, you may find a *Complete Ballancing* of this accompt of *Kerſies*; as alſo a *Full and Final Accompliſhing* of the accompt in the ſaid 266 Queſtion.

Of the accompts cloſure.

Several other Varieties of Forms in Factorage Accompts I could enter, being all paſſed to accompt after the ſame manner, without a *Factor-Book*; but I omit them at preſent for Brevities ſake.

Returns in Wares

Wares ſhipt To, or For him whom we ſerve in Commiſſion, as *Returns* for his Goods *ſold* by us.

Unto our Maſters, whom we ſerve in Commiſſion: Booked Without *an accompt of* Time *and* Ready-mony.

Wares bought for *preſent mony*, & ſhipt To, or For him.

Queſt. 276 Suppoſe that I Buy Wares for *Ready-mony*, paying preſently; and ſend them to the *Owner*, or to *any other by his Order*: How ſhall this be entred in Debitor and Creditor form?

Anſw. The *Owner* (for whoſe accompt they were bought and ſhipt) His accompt-Currant Debitor to Caſh, for Principal and Charges.

Wares bought upon *Time*, and ſhipt To, or For him.

Queſt. 277. Suppoſe I Buy Wares, payable at a months Time, and ſend them away, As BEFORE, paying Charges at the ſhipping: How?

Anſw. This Propoſition requireth two Journal entrances:

First, The *Owner* (for whoſe accompt they were bought and ſhipt) His accompt-Currant Debitor to the *Selling-man*, for the Principal.

Secondly, The *Owner* his accompt-Currant Debitor to Caſh, for the Charges paid out at the ſhipping.

Wares bought paying part *Ready-mony*, part upon *Time*, and ſhipt *as above*.

Queſt. 278. Suppoſe I Buy Wares, paying part *Ready-mony*, and the remainer to Ride out ſome months; and ſend them away (As ABOVE) paying Charges: How?

Anſw. This entrance requireth three Journal-parcels.

First, — The *Owner* his accompt-Currant Debitor to the *Selling-man*, for the Principal.

Secondly, — The *Owner* his accompt-Currant Debitor to *Caſh*, for the Charges paid out at the ſhipping.

Thirdly, The *Selling-man* Debitor to Caſh, for the mony paid to him in part.

Wares bought, paying part *Ready-mony*, part upon *Time*; then to Rebate for that Time, paying by Aſſignment; and ſhip the bought wares To, or For our Maſter.

Queſt. 279. Suppoſe I Buy Wares, paying part *Ready-mony*, the remainer to ſtand out 14 daies, and then to rebate; paying the *Selling-man* by an Aſſignment; and ſend them away (As BEFORE) paying Charges: How?

Anſw. This is a Compoſed Propoſition, but I will diſ-linke the ſhackles, *thus*:

First,

First, — The *Owner* (for whom thoſe Goods were bought) His accompt-Currant Debitor to — The *Selling-man*, for the Principal.

Secondly, — The *Owner* (for whom thoſe Goods were bought) His accompt-Currant Debitor to — Caſh, for the Charges paid out at the ſhipping.

Thirdly, — The *Selling-man* Debitor to — Caſh, for the mony paid to him in part.

Fourthly, — The *Selling-man* Debitor to — *And the* 14 *daies being expired,* The *Owner* (for whom they were bought) His accompt-Currant for the Rebate.

Fifthly, — The *Selling-man* Debitor to — The *Paying-man*, for my Aſſignation.

Returns in Mony,

Drawn upon us by our Maſters whom we ſerve in Commiſſion: Booking the ſame without an accompt of Time, and Ready-mony.

Exchanges *Drawn by our Maſters* upon us.

Queſt. 280. Suppoſe that at ſight of an Exchange *Drawn* upon me *by my Maſter*, or by *any other* for his uſe, I pay the Bill preſently: How?

Drawn upon us, and by us preſently paid.

Anſw. John Jacobſon Vinck at *Amſterdam* His accompt-Currant Debitor to Caſh, for the Bills value.

Queſt. 281. Suppoſe the Bill be only preſented to me for acceptation, and that the ſame is not due until ſome Daies or Weeks after the preſentment: How muſt this be Journallized?

Drawn upon us, and by us accepted.

Anſw. The *Drawing-man*, or the Man *for whoſe uſe* the ſame was Drawn, His accompt-Currant Debitor to the *Bill-preſenting-man*, for the value.

Queſt. 282. Suppoſe the Time to be expired, and I pay the *Bill-preſenting-man*; partly with Rix-Dollers at a higher rate than they coſt me, partly with Commodities that ſtand booked in my Leager, but to Rebate; and the remainer by an Aſſignment: How?

A former accepted Bill, now expired, and paid, upon ſeveral Conditions.

Anſw. This Propoſition requireth five Journal entrances.

First, — The Bill-preſenting-man Debitor to — Caſh, for the value paid to him.

Secondly, — The Bill-preſenting-man Debitor to — Commodities, for the value thereof unrebated.

Thirdly, — The Bill-preſenting-man Debitor to — The man upon whom I aſſigne him, for the value thereof.

Fourthly, Cash Debitor to Profit and Loss, for the Rix-Dollers advance.

Fifthly, Commodity Debitor to the Bill-presenting-man, for the Discount.

Returns in Mony,

Exchanges *Remitted by us* to our Masters.

Remitted by us unto our Masters whom we serve in Commission: Booking the same without *an accompt of Time and Ready-mony.*

Remitted, *and presently* paid.

Quest. 283. Suppose that I Remit an Exchange to him whom I serve *in Commission*, or, to *another* for his use, and I pay the mony presently: How?

Answ. The Master { To whom — For whose use } — I Remit, His accompt-Current Debitor to Cash, for the remitted value.

Bills received; but I pay not present mony.

Quest. 284. Suppose that I receive the first Bill presently, because the Post goeth away to night by whom I must send them; and I pay not the mony until to morrow: How?

Answ. The Master { To whom — For whose use } — I Remit, His accompt-Current Debitor to the *Bill-delivering-man*, for the value thereof.

Payment for the former received Bills.

Quest. 285. Suppose the Morrow above-mentioned to be come, and I give content to the *Bill-delivering-man*, or unto *any other* for his use: How?

Answ. The *Bill-delivering-man* Debitor to the paying { Matter. Man.

See the 282 Question, and the Answer thereunto.

Followeth

Followeth

The manner of entrances of Exchanges uſed here in England, *with a due Examination, whether the Maſter (and Correſpondent) that Remitteth unto us, or Draweth upon us, ought to be known upon our Leager, before the mony be really received, or paid.*

To take a Survey of this precedent 285 Propoſition, we will only touch the 281 Queſtion; comparing them with each other; and therein overweigh,

Whether it be moſt requiſite to book an Exchange *into the Journal and Leager*, upon the *acceptance* of the Bill, as is the 281 Queſtion.

Or,

Whether it be fitted to take a MEMORANDUM thereof ONLY, until the *mony* (Drawn upon us, or Remitted unto us) be *Really* paid or received.

Anſw. Two Reaſons there are that move *ſome* to enter ſuch paſſages, *only* upon the *Real Payment* or *Receipt* of the mony.

The firſt Reaſon is,

For the avoiding of Multiplicitie of Names in their Books; grounded upon this,

That if they ſhould enter into their Books the Names of every Man *unto whom they are to Pay*,—— or, *of whom they are to receive* Exchanges; they ſhould then quickly fill up a great Volumn.

☞ *The ſecond Reaſon is*,

Becauſe they would not have *any time of Daies* NOMINATED in *Debitor* or *Creditor* of their Maſters accompt-Currant; ſave *only the preciſe day* of the Real *Payment* or *Receipt* of the mony.

Queſt. 286. How are theſe twofold Reaſons approved of by others?

Anſw.

Anſw. Their *firſt Reaſon* is grounded upon PAPER-PENURIOUSNESSE: But (Charitably) I rather conjecture, that long ſitting at the Pen is *Tedious* to them.

I have ſeen it (in my four and twenty years Accomptantſhip) that ſome (yea many) have paid full dearly for their *Paper-penuriouſneſs*, and *nimble haſt* from their Compting-houſe.

I have known Exchanges *Paid* and *Received*, but *Omitted* to be booked.

I have been called to the Redreſſment of Books ſeveral years after the ceaſement of Trading; and have found the Diſadvantage, and Advantage betwixt the *Booking* of Exchanges at their *Acceptance*, and their *Omiſſions* until the Real *Payment* or *Receipt* of the ſame.

The Diſadvantage that ariſeth by NOT *Booking the Bills at the Acceptance thereof, is,*

That a man is at *Variance with his Caſh*; —— and by his *Own* Books he knows not how to redreſs himſelf in ſuch a caſe.

For he cannot tell with which accompt he is at Variance; and therefore knows not (with certainty) where he ſhall begin to clarifie his diſtempered mind.

For,

1. Sometimes his doubtful thoughts (elevating themſelves beyond the Ocean) ſurmiſe the Omiſſions to be in ſome parcel of Commodities *bought here for Ready-mony*; and ſo ſhipt away he knows not whether.

Anon,

2. He conceives that he hath REMITTED HIS FACTOR, or that his FACTOR HATH DRAWN UPON HIM; and thinks that he hath *Paid* the Bill to *Robin Red-cap* (for name he hath none) and Omitted the Payment.

Immediately,

3. He is poſſeſſed with other Imaginations, deeming that he hath REMITTED TO SAM SILENCE (whoſe Factor he is) or, that the Man (or another for the Man) whom he ſerves in Commiſſion, hath DRAWN UPON HIM, whoſe Exchanges he hath paid to HHEM, HHEM.

Thus is he moſt certainly,
'Twixt theſe three in jeopardy.

Now

Now { for our former { *Paper-ſparing*, we muſt alſo ſpare our ſweet ſleep; and ſpend the *ſable Night in Melancholy Merits.* / *Speedy Poſting* from our Pen; we muſt be tied *Triple Time* in *Malecontents Magazine.* } / is *Good Counſel* comfortable.

Well,

We muſt not *pitch our Habitation* here in *Doleful Dumps*; but ſtir our *Apprehenſive ſtumps*, and meditate upon ſome ſpeedy Courſe for our Releaſement out of this *Laborious Labyrinth*; which muſt be attained by *Pains*, or *Patience.*

By Pains.

In viewing our Copy-Book of Letters ſent (if we keep any) and thereby compare the *Advice of Draughts* or *Remiſes*, with the *Charges of Exchanges* upon every mans accompt; and ſo (with *Scoggin*) ſeek as well where they are *not*, as where they are.

This is *one Member* of the (*Diſdain worthy*) Fruits that accrue from *Paper-penurionſneſs* and *Needful writings* avoidance.

But

If this Potion purge not your *Dolorous Penſiveneſs*, then unto your *Defective Negligence* apply the *Herb*

Patience.

For, as your *Doubtfulneſſes* are *Three-fold*; to wit,

Firſt, —— Bought Commodities, and ſhipt away you know not whither.

Secondly, / Thirdly, } In paying for { Exchanges *Remitted to*, or *Drawn by* { Your *Factor.* / Or, *For him* whom you ſerve in Commiſſion.

Even ſo,

Your *Hopes* for Redreſſements (becauſe others are not ſenſible of your Omiſſions) are likewiſe *Three fold*: to wit,

Firſt,

First, — Secondly, — Thirdly, } Upon the Expectation of { *An accompt* from some of your Factors, for { *Wares* by them *Received*, and *Sold* for you. / *Exchanges Drawn by them*, or by you *Remitted to them*. } / *His Honesty* with whom we Trade; whether *Master*, or *his* Correspondent

Of the first part of your Hopes.

Which, is that if the *Omission* be in *Shipt Commodities*; then at the *Receipt* of an accompt of Commodities *from any of your Factors*, the same will be revealed.

Of the second part of your Hopes.

Which is, that if the *Omission* be in Bills *Remitted to any of your Factors*, or, in Bills *Drawn by any of your Factors*; then at the *Receipt* of your *accompt-Current* from him, you shall find Content.

Of the third part of your Hopes.

Which is, *the Honesty of your Master* whom you serve in Commission, or *his* Correspondent Trading for *him*, with you; —— else —— were your case *herein* far worse then with the other of your Factors; —— For you are not to receive any accompt from your Master, whereby your *Omissions* might be rectified.

And thus much concerning the EXERCISE OF YOUR PATIENCE, and of your TRIPLE HOPES, for *Remises* made by you; and *Draughts* by your *Factors Drawn* upon you to your Hinderance.

But here is no End as yet.

NOTA,

We will now give a Touch concerning Exchanges *Drawn by us*, or *Remitted unto us*, by { *Factors that serve us* / *Masters whom we serve* } In Commission.

And

And firſt,

Of your { Factors *Remiſes* unto you. / *Draughts* upon your Factors. } *For both which* he ought to be made Creditor in your Books here.

THEREFORE,

When your *Factor* ſendeth you an accompt, wherein *His charge to you* (by your Omiſſion) is more then you can approve of; —— then (for your Comfort) you muſt ſpeak to the *Correſponding-man* here, demanding *How?* —— and to *whom?* he gave content for thoſe Bills ſo *Drawn by me*, —— or, Remitted unto me.

Now ſecondly,

Of your { Maſters *Remiſes* to you. / *Draughts* upon your Maſter. } *For both which* he ought to be a Creditor in your Books here.

THEREFORE,

When you ſend an accompt *unto him whom you ſerve in Commiſſion*, wherein (by your Omiſſion) his——Diſcharge——is leſs then it ought to be;——then (to your Commendation) he will quickly write back to you,——approving to whom he paid the *Bills value* there, as alſo *by whom*, and at *what time* it ought to be paid here.

Oh thou delectable Paper ſparing,
That cauſeſt *much loſs of Time* in ſeeking,
And no little
Diſcontentedneſs of mind, before truths finding!

Queſt. 287. Relate the manner of entring ſuch Exchanges, and the benefit that upon Omiſſions (for the beſt may fail) will ariſe by Booking of the Bills at the Acceptance of the ſame. Benefit by Booking the Bills at acceptance.

Anſw. Firſt, for the Manner of Bills, both *Drawn* and *Remitted*, See the 120, 126, 132, 170, 171, 177, and 178 Queſtions in this Book; compared with the 281, and 284 Queſtions.

Secondly, concerning the benefit that ariſeth by the booking of the Bills at the Acceptance of the ſame, that will appear by the enſuing Explication.

Take the 281 *Question before entred, where the words are as these:*

Suppose the Bill to be onely *Presented* to me for Acceptance; because the same is not due, untill some *Daies* or *Weeks* after the *Presentment*: How?

Answ. The Drawing-man,

OR,

The Man for whose use the same was Drawn, HIS accompt-Currant, *Debitor* to the Bill-presenting Man.

NOTA BENE.

Here you see that the *Bill-presenting Man* standeth a *Creditor* in your Leager.

BUT

Suppose now that you have paid this *Bill-presenting Man*; —— and that you have —— Omitted —— the Booking thereof; so that you are at Variance with your Cash.

Here will now apparantly appear the *Profit* that you reap by your Labour. —— For in the *perusing* of your *Leager*, you will find this mans accompt to stand open, *gaping like an Oven*; —— and will *never let you be at peace*, until you have given satisfaction to your self and it.

Judge the like of the 126 *Question*;

WHERE

The *Accepting-man* is made Debitor to the *Remitting-man*.

Now, when the *Accepting-man* hath paid you, —— and you put the mony into your CASH, and *Omit* the Booking thereof, —— so that you are at variance with your self, —— finding more Mony in your CASH then your CASH-BOOK can claim:

What then?

Take your *Leager* again in hand, and in the perusing of it, you may (perhaps) find the *Accepting-mans* acccompt stand *Debitor* just so much as you find too much in your Cash; —— which being entred into your *Cash-book* and Leager, it maketh an agreement betwixt them both.

BY THIS

You may perceive the *Fruits* of your Labour.

AGAIN,

AGAIN,

I conceive not to what purpoſe men *Buy*, and *Write* a *Journal* and *Leager*, if they do not enter therein the People that OWE unto them, ——as likewiſe,—— thoſe unto whom *they do owe.*

But People that have *accepted our Bills*, ought preſently to be known in thoſe Books for *Debitors*, according to the Tenour of the tenth Rule of Aid.

Whoſoever Promiſeth to us, the Promiſing-man is Debitor.

As alſo, the Man whoſe Bills I have accepted, ought preſently to be known upon our *Journal* and *Leager* for a *Creditor*, according to the ſame tenth Rule of Aid.

Unto whom we Promiſe, the Promiſed-man is Creditor.

FOR,

At the *Deceaſment of the Book-owner*, the *By-Books* are often Obſcured; and being found, they are *many times* ſo difficult, that they are hard to be underſtood, becauſe the Owner writ them only as *Memorandums* for himſelf.

BUT,

When at the Acceptance they are preſently booked into the Journal and Leager; Ah then the Saddle is ſet upon the right Horſe.

Queſt. 288. But what ſhall be ſaid to their SECOND REASON by this ☞ in the beginning of this Diſcourſe, where the words are:

> Becauſe they would not have *any Time of Daies* NOMINATED in *Debitor* or *Creditor* of their Maſters accompt-Currant, ſave *onely the preciſe day* of the Real *Payment* or, *Receipt* of the mony?

Whether

The *true placing* and *booking* of the *Succeſſive daily paſſages of Commerce*, as they continually ariſe in their daily order, ought to have the *Preeminence* and *Overſway* of *Self-conceited Niceneſs* of daies.

OR WHETHER

The *Niceneſs of daies* be ſo forcible, that it can NULLIFIE the true Order and Method of Book-keepings Form:

Making known

In their *Journal* and *Leager* such *Debitors* and *Creditors* as shall please their Fansie; and OBSCURING others to be known for *Debitors* and *Creditors*, until they please.

For this is infallible,

That those *Bills-accepters*, —— and those —— whose *Bills we have accepted*, are at the *very Moment of Acceptance* as Really *Debitors* and *Creditors*, as any one that *is already entred into our Books*; which is verified in the tenth *Debitor* and *Creditor* in the Rules of Aid.

AGAIN,

An Observation. They may book their Bills at the Acceptance, and yet when they close their accompt, they can shew their *Master* or *Correspondent* what is *due to him*, or *from him*, and *when*; so that they *need not fear wronging*, neither *wrong* another, if they look to the Instance in my *Merchants-Mirrour*, concerning ——*John Knoll* his General accompt, towards the end of my *Preface*: and the Interests may be easily *Given* or *Taken*.

AGAIN,

A second. If they will be so precise of daies, they may keep an accompt of *Time* and *Ready-mony*; as is shewed in the eighth and ninth Member of the 111 Place, compared with the 116, 120, 129, and 130 Places in my *Merchants-Mirrour*, and the 183, 184, 186, 187 in this Book, with divers other passages.

But say they (as is touched in the Preface of my *Merchants-Mirrour*) that the keeping of an accompt of *Time* and *Ready-mony* is *too-too* Tedious. But sure I am, that amongst other Nations the *Gaines* thereof sweetneth their Labour, and vanisheth (in them) the Tediousness thereof by its Utility.

I see the *Act acted daily here amongst us*, although the Name seem not delightful in our ears.

AGAIN,

A third. If the *Name be so harsh*, and the *Exercise so tedious*, cast your eyes upon the 131, 133, and 156 Places in my *Merchants-Mirrour*, compared with the 252, 258, 262 and other Questions in this Book, where the passages are *pleasant*, and the Titles *amiable*. But if *not any* of these kinds of Entrances will please their Palate, I then bequeath them to their *own Inventions*.

Having

Having Waded in some measure through—Factorage accompts in Domestick Affairs: *resteth now to enter a touch Of Factorage accompts in* Forrein Affairs.

The which (as by the tenour of the FACTORAGE TABLE entred before in fol. 60) consisteth in three chief Head-branches:

To wit,

First,—
Secondly, } Of the { *Commission Wares*, that we send away unto another *Town* or *Land*, to be sold there, because they are not vendible here.
Advice, that those Commission Wares are sold.
Thirdly, } *Returns* in { Wares. / Mony.

Of these in Order.

But because my intent is to let you have a *true grounded insight* into the *Original* of the matter, I will (although it be impertinent here) make a supposed *first Receipt of Wares*, to *sell in Commission.*

Quest. 289. Suppose that I receive 60 ordinary *Spanish-Cloths* from *William Hart* at *Yarmouth*, to sell for HIS accompt; upon the Receipt of which I pay charges, less, or more; suppose 4 *l.* charges: How?

The Ground of—Factorage accompts in—Forrein Affairs.

Answ. William Hart at *Yarmouth* HIS accompt of *Spanish-Cloth*, Debitor to Cash, for the 4 *l.* charges.

See the 124 Place in my *Merchants-Mirrour*, compared with the 231 and the first part of the 241 Questions of this Book.

Quest. 290. Suppose that I send away those *60 *Spanish-Cloths* paying 3 *l.* charges at the sending of them unto *John Jacobson Vinck* at *Amsterdam*, to be sold there for the accompt of *William Hart* of *Yarmouth*, because they are not Vendible here; or, that the Market will not yield the mony of their valued price *set upon them* by the Master, or Owner;—whose Returns come back again to me, being that my Master hath no acquaintance

* Commission Commodities sent by the Factor, to be sold in another Land, whereof the Returns come back again to him, for which he is comptable to the Owner.

acquaintance with this *my Friend*, nor Trading *into those parts*: How shall I enter this parcel?

Answ. This Proposition requireth two Journal entrances, with due Observances.

First, *William Hart* at *Yarmouth*, His accompt at *Amsterdam*, consigned to *John Jacobson Vinck*, Debitor to *William Hart* at *Yarmouth* His accompt of *Spanish-Cloth*, ——for 60 Peeces that stood in *Debit* of my Leager; ——and now those 60 peeces are *written off* into the *Credit* of my Leager accompt, with the 4 *l.* paid at the *Receipt* of them: and 3 *l.* charges paid now at the *shipping* of them away, which are both 7 *l.* standing in *Credit* of that accompt.

Secondly, *William Hart* at *Yarmouth* His accompt of *Spanish Cloth* Debitor to Cash, ——for the 3 *l.* charges paid now at the shipping thereof, ——which 3 *l. onely* must be entred into *the mony lines*, but *not* the 60 peeces *into the lines of Wares*; because that acccompt standeth equal in *Debit* and *Credit*, both for Wares, and Mony. —— Now His *Amsterdam* accompt standeth charged with 60 peeces of *Spanish-Cloth*, and in *Mony* 7 *l.* for the charges thereof.

Of the Advice of Sales, concerning those Forrein Affairs.

Quest. 291. Suppose that *John Jacobson Vinck* at *Amsterdam* advertiseth me of the *Sales* of those 60 *Cloths*, whose Product is Nette, —— Guilders: How?

Answ. Jacob Jacobson Vinck at *Amsterdam*, *Factor* for *William Hart* at *Yarmouth*, *Debitor* to *William Hart* at *Yarmouth* His accompt at *Amsterdam*, consigned to *John Jacobson Vinck*; —— for so many Guilders as the Neat Sales produce. See the 203, 204, 205, 206 Questions, and the next following in this Book.

Of the Returns upon those Sales, concerning Forrein Affairs.

And first of Returns in Wares.

Quest. 292. Suppose that I *receive Cambricks-Cloth* in *part*, or *whole* of those sold Goods: How?

Answ.

Answ. *William Hart* at *Yarmouth* His accompt of *Cambricks-Cloth*, Debitor to *John Jacobson Vinck* at *Amsterdam*, *Factor* for *William Hart* at *Yarmouth*, for so many Guilders as the *Principal Cambricks* cost at *Amsterdam*, *with the charges* there.

Secondly, *William Hart* at *Yarmouth* His accompt of *Cambricks-Cloth* Debitor to Cash, for *the charges* paid out here at the *Receipt* of the Cloth.

Of the Returns upon those Sales, concerning Forrein Affairs;

Which is, of Returns in Mony.

Quest. 293. Suppose that *John Jacobson Vinck* at *Amsterdam* *Remitteth* unto me an Exchange of so many Guilders, for the accompt of *William Hart* at *Yarmouth*, ——payable here by *David Darling* { At sight of the Bill, which mony I receive presently. / Ten daies after sight, which Bill is accepted.

How shall I enter it?

Answ. As this Proposition hath *two considerations*, so the *Solution* must be twofold.

First, Cash Debitor to *John Jacobson Vinck* at *Amsterdam*, *Factor* for *William Hart* at *Yarmouth*, ——for so many *ls.* as I receive here; entring between the inward Lines the Guilders paid by him at *Amsterdam*.

And if the Bill be payable at 10 daies sight, then enter,

Secondly, The Bill-accepting Man Debitor to *John Jacobson Vinck* at *Amsterdam*, *Factor* for *William Hart* at *Yarmouth*, ——for the mony *ls.* in *Debit* of the Accepter; and for Guilders, with mony *ls.* in *Credit* of the *Factor*: And so for this *time* I intend with this accompt an End.

Quest. 294. Thus *Time*, in *Time*, will bring *this Work* and *us* to a *Final* End. But being that *Time* permitteth *Time* to proceed, let us prosecute the Task prescribed before the Entrance into the 28 Question, unto which (according to order) the same injoyneth us.

Answ. In the 28 Question of this present Work, we begin to put into Practise

Traffick's continual Exercise,

Comprehended under three chief accompts: to wit,

Proper,——Factorage,——Company.

The Two First are handled in the before-entred 293 passages: remaineth

maineth now to enter ſomething of the THIRD, which I intend to diſmember by way of a brief *Table*, under the *Title* of

- COMPANY accompt; the Stock being promiſed
  - *To me*, —— Queſt. 295, 299, 302. Under this Member may fitly be conſidered
    - Receipt of the promiſed
      - *Mony*; being
        - Equal: unto which I joyn the like ſum, Queſt. 298.
        - Unequal: whereof $\frac{1}{3}$ is for my Partner; and $\frac{2}{3}$ for my ſelf, Queſt. 303.
      - *Wares*; being
        - Equal: unto which I joyn the like ſum, Queſt 304, 310.
        - Unequal: whereof $\frac{2}{3}$ is for my Partner, and $\frac{1}{3}$ for my ſelf, Queſt. 305.
    - *Buying* upon ſeveral conditions, Queſt. 306. including Queſt. 310.
    - *Wares*, ſent to be ſold for Company-accompt, Queſt. 311. including Queſt. 314.
    - *Payments*, upon ſeveral conditions, Queſt. 315. including Queſt. 317.
    - *Sales*, by means of
      - My Adminiſtration, Queſt. 318. including Queſt. 321.
      - Factor, or Correſpondent, Queſt. 322.
    - *Returns* from Factor or Correſpondent in
      - Mony, Queſt. 323, and 325.
      - Wares, Queſt. 328.
  - *By me*, Queſt. 331. including Queſt. 340.

Of

Of the Stock *Promised* To Me.

The *whole Body* being thus divided into *several Members*, I proceed now with the further *Explication* upon each alone.
The first *in order* to be *Explicated*, is

Of the Stock promised to Me:

Others promise a Stock to me.

Wherein (according to the *Tables* Tenour) is to be considered,

First, the Booking of the Promised Stock.

Quest. 295. How ought the *Promised Stock* to be entred in *Debitor* and *Creditor* form?
Answ. Promising-Partner His accompt of *Time* Debitor to *Promise-reckoning.*

Quest. 296. What is next to be considered?
Answ. That the Sub-members of the *Promised Stock* consist

An Observation.

In { *Mony*, / *Wares*, } whose parts are { *Equal.* / *Unequal.* }

Of this in order: and first of the

Receipt of the Promised Stock.

Quest. 297. What is to be considered concerning the first *Sub-member*?
Answ. The *Receipt of the Promised mony.*

Stock brought in upon equal shares.

Quest. 298. Suppose he bringeth in the *Promised sum*, by the which I am to lay in an equal share: How?
Answ. Two Journal entrances are here required.
First, Cash *Debitor* to my Partner His accompt By Me *in Company*, for the received mony.
Secondly, Promise-reckoning Debitor to my Partner His accompt of *Time*, for his Promise-performance.

This way with Promise-reckoning is not the plainest.

Quest. 299. Suppose that he is to bring in his *Promised Stock* at several *Pay-daies*, according to the agreement drawn by the Company: How?

Stock to be brought in at Pay-days.

Answ. Partner His accompt of *Time* Debitor to Partner His accompt By Me *in Company*, for the whole.

A Pay-day expired.

Quest. 300. Suppose that the first *Pay-day* is expired: How?

Answ. Partner His accompt of *Ready-mony* Debitor to Partner His accompt of *Time*, for the expired part.

An Observation.

Quest. 301. { First, Suppose that my Partner payeth me —— } How?
{ Secondly, Suppose that my Partner assigneth me. }

Answ. Cash Debitor to Partner His accompt of *Ready-mony*, for the received part.

A shorter way.

Quest. 302. Cannot the matter be Booked with fewer parcels then are entred in these *Three Precedent* Answers?

Answ. Yea, the Booking of such *Promises* may be *wholly Omitted* until I fetch in the mony; and then I only enter

Cash Debitor to Partner His accompt By Me *in Company*, for the sum brought into the Company at present.

Nota,

This is the shortest and plainest way.

Stock brought in upon *unequal* shares.

Quest. 303. Suppose my Partner bringeth 600 *l.* into my hands, whereof $\frac{1}{3}$ is for him, and $\frac{2}{3}$ for my self, which $\frac{2}{3}$ I take of him at Intereſt: How?

Answ. Three Journal entrances are here required.

First, Cash Debitor to Partner His accompt By Me *in Company*, for the whole 600 *l.*

Secondly, Partner His accompt By Me *in Company* Debitor to Partner His accompt of *Time*, for the 400 *l.*

Thirdly, Intereſt-reckoning Debitor to Partner His accompt of *Time*, for the Intereſt mony.

Now secondly, of the

Receipt of the Promiſed Wares.

Commodities brought in, adjoyning presently the like equality.

Quest. 304. Suppose that my Partner bringeth one hundred *Broad-Cloths into the Company*, by which I bring in an *equal value of Broad-Cloths*, that are already booked in my Leager: How?

Answ. { *Broad-Cloth* in Company, for Partner and my self, each $\frac{1}{2}$, Debitor to } { Partner His accompt By Me *in Company*, for his $\frac{1}{2}$. Broad-Cloth Proper, for my $\frac{1}{2}$ brought into the Company. }

Quest. 305.

Wares brought into the Company, in *unequal* shares.

Queſt. 305. Suppoſe that my *Partner* ſendeth me in *Kerſies for our Company*, which coſt 600 *l.* being $\frac{1}{3}$ for him, and $\frac{2}{3}$ for my ſelf; whereupon $\frac{1}{2}$ is paid by him in *Ready-mony*, and the other $\frac{1}{2}$ is payable at ſix months: upon the receipt of *which Kerſies* I pay 3 *l.* charges: How?

Anſw. Kerſies in Company, $\frac{1}{3}$ for *Partner*, and $\frac{2}{3}$ for *my ſelf*, Debitor to Partner His accompt By Me *in Company*, for the 600 *l.*

Secondly, Partner His accompt By Me *in Company* Debitor to Partner His accompt of *Ready-mony*, for my 200 *l.* by him diſburſed.

Thirdly, Kerſies in Company, $\frac{1}{3}$ for *Partner*, and $\frac{2}{3}$ for my ſelf, Debitor to Caſh, for the 3 *l.* charges.

Fourthly, Partner His accompt of *Ready-mony* Debitor to Partner His accompt By Me *in Company*, for 20 *s.* being his $\frac{1}{3}$ of the charges paid by me for him.

Buying upon ſeveral Conditions.

Buying with Ready-mony.

Queſt. 306. Suppoſe I Buy two hundred pounds worth of Wares for the Companies uſe, paying *Preſent mony* How?

Anſw. Wares in company for *Partner* and *My ſelf*, each $\frac{1}{2}$, Debitor to Caſh.

Secondly, Partner His accompt of *Ready-mony*, Debitor to Partner His accompt By Me *in Company*, for 100 *l.* that I am to have back in preſent mony.

Buying with a Conſideration.

Queſt. 307. Suppoſe I Buy for 200 *l.* of Wares, paying preſent mony, whereof 100 *l.* is mony of my Partners already in my hands; How?

Anſw. Theſe require the very ſame words that are entred in the precedent Anſwer: *This only is entred for diſtinctions ſake*; —— For that mony which is paid down by me for my Partner, —— is the ſame mony of my Partners that is already in mine own hands, as is mentioned in the Propoſition.

The former *I might draw* upon him, —— *this I cannot*; becauſe (his mony being in my hands) he ſtood *Creditor* in my Books upon His accompt of *Ready-mony*; ſo that this is only Stoppage.

Buying with another Conſideration.

Queſt. 308. Suppoſe that I Buy for 360 *l.* in Wares preſent mony, being $\frac{1}{3}$ for my Partner; whereof I have 90 *l.* of his in my hands, as will appear in the *Credit* of His accompt of *Ready-mony*: How?

Anſw. Wares in Company, $\frac{1}{3}$ for Partner, and $\frac{2}{3}$ for *My ſelf*, Debitor to Caſh, for 360 *l.*

Secondly, Partner His accompt of *Ready-mony*, Debitor to Partner His accompt By Me *in Company*, for 120 *l.*

An Observation.

Queſt. 309. But what becomes of the 90 *l.* ſtanding in the Credit of Partner His accompt of *Ready-mony*?

Anſw. If that 90 *l. ſtood not there*, then I might *draw* the 120 *l.* upon *my Partner*; but now *I can drawn but* 30 *l. only*: ſo that this Parcel is entred here only as a Motive to Obſervation.

Buying, part *Mony*, part Time, upon equal ſhares.

Queſt. 310. Suppoſe I Buy Wares to the value of 300 *l.* in an equal ſhare, paying $\frac{1}{5}$ preſent mony; and the other half is payable at 6 months: How?

Anſw. Wares in Company for *Partner* and *My ſelf*, each $\frac{1}{2}$ Debitor to the Trading-man, for the whole 300 *l.*

Secondly, Trading-man Debitor to Caſh, for 150 *l.* paid to him in part.

Thirdly, Partner His accompt of *Time* Debitor to Partner His accompt By Me *in Company*, for 150 *l.*

Fourthly, Partner His accompt of *Ready-mony* Debitor to Partner His accompt of *Time*, for 75 *l.* paid out *by me for his uſe*, which he is to repay to me in preſent mony.

Wares ſhipt to another Land, for Companies uſe.

Commodities ſhipt that ſtood in my Leager.

Queſt. 311. Suppoſe that I ſhip away unto another Land, to be ſold for Companies uſe, each $\frac{1}{2}$, certain Wares that are already charged in my Leager; and upon the ſending of them I pay charges: How?

Anſw. Voyage to *Venice* conſigned to *Diego del Valo*, being in Company for *John Colſon* and *My ſelf*, each $\frac{1}{2}$, Debitor to *Wares in Company*, for *Partner* and *My ſelf*, each one half, for the Principal that thoſe ſent Commodities coſt.

Secondly, Dito Voyage Debitor to Caſh, for the charges at the ſhipping of thoſe Commodities.

Thirdly, *John Colſon* His accompt of *Ready-mony* Debitor to *John Colſon* His accompt By Me *in Compuny*, for His $\frac{1}{2}$ of the charges.

Commodities bought with preſent mony, and ſhipt away but not entred upon an accompt of Commodities in my Leager.

Queſt. 312. Suppoſe that I Buy Commodities for preſent mony, being $\frac{2}{3}$ for *Partner*, and $\frac{1}{3}$ for *My ſelf*; the ſame I ſhip away unto *another Land*, to be ſold for Companies uſe, —— *without* entring them into my Leager upon an accompt of Commodities; at whoſe ſending I likewiſe pay charges: How?

Anſ. Voyage to *Amſterdam* conſigned to *Peter Barkman*, being in Company $\frac{2}{3}$ for *Partner Hugh Buckland*, and $\frac{1}{3}$ for *My ſelf*, Debitor to Caſh, for Principal and Charges.

Secondly, *Hugh Buckland* His accompt of *Ready-mony* Debitor to

to *Hugh Buckland His* accompt By Me *in Company*, for his $\frac{2}{3}$ of the Principal and Charges, payable to me presently.

Quest. 313. Suppose that I Buy Commodities of *John Garret* in unequal shares, *paying My part presently*; and for the residue I *Assign him* upon my *Partner*, who also *payeth his part*; —— the same I ship away unto another Land, to be sold for Companies use, —— *without* entring of them into my Leager upon an accompt of Commodities, at whose sending I pay Charges: How?

Wares bought with present mony, and shipt away; each Partner paying his share, but not entred upon an accompt of Commodities in my Leager.

Answ. Voyage to *Roan* consigned to *Jean du Bois*, being in Company $\frac{2}{7}$ for *Thomas Ford*, and $\frac{5}{7}$ for *My self*, Debitor
- First, to *John Garret*, for the whole Principal sum.
- Secondly, to *Cash*, for the Charges paid out by me, at the shipping of that, or those Commodities.

Thirdly, *John Garret* Debitor to
- *Cash*, for *My* part of payment, made good to him.

Fourthly,
- *Thomas Ford His* accompt By Me *in Company*, for *his* $\frac{2}{7}$ of the Principal paid by *himself* to *John Garret*.

Fifthly, *Thomas Ford* His accompt of *Ready-mony*, Debitor to *Thomas Ford* His accompt *By Me in Company*, for his $\frac{2}{7}$ of the Charges, due to be repaid presently to me, for my disbursments for him.

Quest. 314. Suppose that I order *Ralph Stevens* at *Plimouth* to Buy Wares at Time, and send them to *John Sands* at *Roterdam*, to sell for the accompt of *John Stamps* $\frac{3}{7}$, and $\frac{4}{7}$ for *My self*, and at the sending away of the same, he payeth Charges: How?

Order given to one Factor, to send Commodities to another Factor, for Company accompt.

Answ. Voyage to *Roterdam* consigned to *John Sands*, being in Company $\frac{3}{7}$ for *John Stamps*, and $\frac{4}{7}$ for *My self*, Debitor to *Ralph Stevens* at *Plimouth*, for Principal and Charges.

Secondly, *John Stamps* His accompt of *Time* Debitor to *John Stamps* His accompt By Me *in Company*, for his $\frac{3}{7}$ of the Principal.

Thirdly, *John Stamps* His accompt of *Ready-mony* Debitor to *John Stamps* His accompt By Me *in Company*, for his $\frac{3}{7}$ of the Charges, which I am answerable for to the *Plimouth* Man.

By these passages, compared with the 90, and 91 places in my *Merchants-Mirrour*, you may easily discern how to enter the Insurances, *whether paid*, or *not paid*.

Payments

Payments upon ſeveral conditions.

Payments for Wares formerly bought.

Queſt. 315. Suppoſe that I pay for *Wares* that were formerly bought at Time: How?

Anſw. Trading people Debitor to Caſh, for the paid value.

Secondly, Partner His accompt of *Ready-mony* Debitor to Partner His accompt of *Time*, for the ſhare paid by me.

Part of my Partners Principal repaid him.

Queſt. 316. Suppoſe that, at the requeſt of my Partner, I repay him back part of his Principal: How?

Anſw. Partner His accompt By Me *in Company* Debitor to Partner His accompt of *Ready-mony*, for his deſired ſum.

Secondly, Partner His accompt of *Ready-mony* Debitor to Caſh, for the paid value.

Or briefer:

Partner His accompt By Me *in Company* Debitor to Caſh; and ſo the Leager ſtandeth well with this one entrance.

Repaid to my Partner by ſundry payments, part of his Principal.

Queſt. 317. My Partner deſireth for his accommodation 100 *l.* of his Principal out of the Company; I condeſcend, paying part with Wares, $\frac{2}{3}$ for *him* and $\frac{1}{3}$ for *Myſelf*; part with Wares, between *another man* and *Myſelf*, each $\frac{1}{4}$; the remainer I pay in mony.

Anſw. Partner His accompt of *Ready-mony* Debitor to *Wares in Company*, $\frac{2}{3}$ for *Him*, and $\frac{1}{3}$ for *Myſelf*, for the ſum of 50 *l.*

Secondly, Partner His accompt of *Ready-mony* Debitor to *Wares in Company*, for *another man* and *Myſelf*, for the ſum of 30 *l.*

Thirdly, Partner His accompt of *Ready-mony* Debitor to Caſh, for 20 *l.* paid to *Him* by *Me.*

Fourthly, Partner His accompt By Me *in Company* Debitor to Partner His accompt of *Ready-mony*, for 100 *l.*

Fifthly, Partner (Other Man) His accompt By Me *in Company* Debitor to this ſaid Partner His accompt of *Ready-mony*; —— becauſe I have ſold of our Wares in Company, each one half, for *Ready-mony*, and he may demand it at pleaſure.

Sales of Wares by means of My *Adminiſtration.*

Sales for preſent mony.

Queſt. 318. Suppoſe I ſell Wares for preſent mony, which I receive: How?

Anſw. Caſh Debitor to Wares in Company, for *Richard Sanders* and *Myſelf*, each $\frac{1}{2}$, for the received value.

Secondly,

Secondly, *Richard Sanders* His accompt By Me *in Company* Debitor to *Richard Sanders* His accompt of *Ready-mony*, for his share of the received mony.

Queſt. 319. Suppoſe I ſell Company Wares payable at ſix months Time: How? Sales payable at Time.

Anſw. The *Buyer* Debitor to Wares *in Company*, being $\frac{2}{3}$ for *John Sunter*, and $\frac{1}{3}$ for *Myſelf*, for the ſold value.

Note,

You may let the paſſage ſtand thus, without any further entrance. Read the 154 place in my *Merchants-Mirrour* by this ☞ An Obſervation.

Queſt. 320. Suppoſe I ſell Company Commodities, receiving preſent mony in part; and the Remainer payable at 6 months: How? Sales, part for preſent mony, and part payable at ſome Time.

Anſw. The *Buyer* Debitor to *Wares in Company*, being $\frac{1}{2}$ for *Richard Randall*, and $\frac{1}{2}$ for *Myſelf*, for the ſold value.

Secondly, Caſh Debitor to the *Buyer*, for the received value

Thirdly, *Richard Randall* His accompt By Me *in Company* Debitor to *Richard Randall* His accompt of *Ready mony*, for his ſhare of the received part.

Queſt. 321. Suppoſe the *Buyer* diſcounteth the ſix months ſtanding-out-ſum mentioned in the *two* precedent Queſtions, and payeth me the Reſidue: How? The part that was payable at Time, diſcounted.

Anſw. Caſh Debitor to the *Buyer*, for the received ſum.

Secondly, Wares in Company, being $\frac{1}{2}$ for *Richard Randall*, and $\frac{1}{2}$ for *Myſelf*, Debitor to the *Buyer*, for the Diſcount.

Thirdly, *Richard Randall* His accompt By Me *in Company* Debitor to *Richard Randall* His accompt of *Ready mony*, for his ſhare of the received part.

Sales of Wares, by means of a Factor, *or Correſpondent.*

Queſt. 322. Suppoſe that I have *advance from our Factor at Roan*, that the ſent Wares are ſold: How? Advice of the Sales made for Companies uſe by our *Factor*, or Correſpondent.

Anſw. *Abraham Elmer* at *Roan*, Factor for Company of *John Colſon* and *My ſelf*, each $\frac{1}{2}$, Debitor to Voyage to *Roan*, conſigned to *Abraham Elmer*, —— for the whole ſales of thoſe Commodities.

Concerning

CONCERNING
Sales of Wares by means of *Factor* or *Correſpondent*; booked with an accompt of *Time* and *Ready-mony*: Read the 195, 196, and 197 Places in my *Merchants-Mirrour*.

Exchanges *Drawn by me*, in lieu of Returns.

Returns from FACTOR *or* Correſpondent *in Mony* DRAWN BY US.

Drawn by me, and I receive the mony preſently.

Queſt. 323. Suppoſe *I draw an Exchange* upon *Factor* or *Correſpondent*, for Company accompt, and receive the mony preſently: How?

Anſw. Caſh Debitor to *Factor* or *Correſpondent*, being $\frac{1}{3}$ for *Partner*, and $\frac{2}{3}$ for *My ſelf*, for the received ſum.

Secondly, Partner HIS accompt BY ME *in Company* Debitor to Partner HIS accompt of *Ready-mony*, for his part of the received ſum.

Queſt. 324. Suppoſe that I deliver the Bills to day; but am to receive the mony to morrow: How?

Anſw. The Bills-receiver,—— Debitor to *Factor* or *Correſpondent*, being $\frac{3}{7}$ for *Partner*, and $\frac{4}{7}$ for *My ſelf*, for the agreed value.

Exchanges *Remitted to me* as Returns.

Returns from Factor *or* Correſpondent *in Mony*, Remitted to us.

Remitted to me, and I receive the mony preſently.

Queſt. 325. Suppoſe an Exchange to be Remitted unto me by *Factor* or *Correſpondent*, for Company accompt, and I receive the mony preſently: How?

Anſw. Caſh Debitor to *Factor* or *Correſpondent*; being $\frac{1}{3}$ for *Partner*, and $\frac{2}{3}$ for *My ſelf*, for the received value.

Secondly, Partner HIS accompt BY ME *in Company* Debitor to Partner HIS accompt of *Ready-mony*, for *His* part of the received ſum.

Remitted to me, at uſance.

Queſt. 326. Suppoſe an exchange to be Remitted unto me by *Factor* or *Correſpondent*, for Company accompt; payable at uſance (not yet expired) or at ſome daiys ſight, being this day accepted: How?

Anſw. The *Accepting-man* Debitor to *Factor* or *Correſpondent*, being $\frac{3}{7}$ in Company for *Partner*, and $\frac{4}{7}$ for *My ſelf*, for the accepted value.

Queſt. 327.

Queſt. 327. Suppoſe the *Time of Acceptance* be expired, and I receive the mony: How? The Acceptance time expired.

Anſw. Caſh Debitor to the *Accepting-man*, for the received value.

Secondly, And for each parcel of received mony, as well in the 235 Queſtion, as now for this;

Enter,

Partner His accompt By Me *in Company*, Debitor to Partner His accompt of *Ready-mony*, for *His* part of the received ſum; as is inſtanced in the precedent 323, and 325 Queſtions.

Returns in Wares *from* Factor, *or* Correſpondent.

Wares received as Returns.

Queſt. 328. Suppoſe that *I receive Wares* from *Factor*, or *Correſpondent*, for Company accompt; which Wares I am to ſell here again for Companies uſe, upon the which I pay charges: How? Charges paid by me at the *receit of Wares*, as Returns.

Anſw. Wares in Company, being $\frac{5}{9}$ for *Partner*, and $\frac{4}{9}$ for *My ſelf*, Debitor to *Edward Denis*, *Factor* for *Partner* and *My ſelf*, for the received value.

Secondly, Wares in Company (as above) Debitor to Caſh, for Charges of the ſame.

Thirdly, Partner His accompt of *Ready-mony*, Debitor to Partner His accompt By Me *in Company*, for his $\frac{5}{9}$ of the charges paid out by me.

Queſt. 329. Suppoſe that I ſell thoſe Company Wares: How? Company *Wares ſold*, being Returns.

Anſw. See the 318, 319, 320, and 321 parcel of this Book.

Queſt. 330. Suppoſe that I deliver thoſe Goods, or part of them, to my *Partner*, in part of His Stock: How? Returns delivered to my *Partner*, in part of His Stock.

Anſw. Partner His accompt of *Ready-mony*, Debitor to *Wares in Company*, being $\frac{5}{8}$ for *Partner*, and $\frac{3}{8}$ for *My ſelf*, for the whole value.

Secondly, Partner His accompt By Me *in Company*, Debitor to Partner His accompt of *Ready-mony*, for the value delivered to him.

Queſt. 331. Suppoſe I pay *Charges* at the delivery of thoſe Goods to my Partner: How? Charges *paid by me*, upon Goods ſent to my Partner.

Anſw. Partner His accompt of *Ready-mony* Debitor to *Caſh*, for the charges paid by me.

And thus much of Stock In My Administation, being that which was promiſed To Me: Reſteth now to ſpeak of

I promise a Stock to others

Stock *promised* BY ME *to be paid presently.*

My Promise booked.

Quest. 331. How shall I book the *Stock* that *I promise another man* to bring into His Company?

Answ. Edward Denis MY accompt BY HIM *in Company*, Debitor to *Edward Denis* MY accompt of *Ready-mony*, for *My promised* value, because he may *demand* the same presently.

My promised Stock paid by an Assignment.

Quest. 332. Suppose I pay in MY *promised mony* by an Assignment upon *Robert Fanseburie:* How?

Answ. Partner MY accompt of *Ready-mony* Debitor to *Robert Fanseburie*, for the value of my Assignation.

My promised Stock paid in at Pay-daies.

Quest. 333. Suppose that I am to bring in MY promised Mony at four Pay-daies: How?

Answ. Partner MY accompt BY HIM *in Company* Debitor to Partner MY accompt of *Time*, for the value of the Promised mony.

A Pay-day expired.

Quest. 334. Suppose the *first Pay-day* to be expired this present day; but my Partner calleth not for the mony, nevertheless I will pass it to its Proper place: How?

Answ. First, Partner MY accompt of *Time* Debitor to Partner MY accompt of *Ready-mony*, for the value now expired. See the 299 Question of this Book.

My Pay-daies payment made good by sundry payments.

Quest. 335. Suppose that my *Partner* ordereth *David Melis* to receive mony, unto whom I pay *part with Rix-Dollers*, at 4 *s.* 8 *d.* which cost me but 4 *s.* 5 *d.* and for the remainer, *I assign him* upon *Robert Clifton:* How?

Answ. Partner MY accompt of *Ready-mony* Debitor to *Cash*, for the sum paid to *David Melis* by his appointment.

Secondly, Partner MY accompt of *Ready-mony* Debitor to *Robert Clifton*, for My Assigned value.

Thirdly, Cash Debitor to Profit and Loss, for the advance mony.

A briefer way.

Quest. 336. Is there not a more *Compendious* way to enter these precedent passages, for the mony that *I give forth* in Company?

Answ. There is a Briefer way, *by which these* and the like passages may be entred, by *Omitting the booking* of such Promises, *until I pay the mony really.*

Quest.

Quest. 337. How must that be Journallized?
Answ. At the real payment I am to enter,

Partner MY accompt BY HIM *in Company*, Debitor to { Cash, for the mony paid. / The Paying { Man. / Matter.

Quest. 338. Suppose I pay 200 *l.* to my *Partner*, to be imployed BY HIM for the benefit of the Company, by the which HE (according to our agreement) is to adjoyn 200 *l.* more: How? Paid upon equal shares.

Answ. The very same words that are in the *next precedent* Answer, are a complete Solution to this Question; and therefore I omit the entrance here.

Quest. 339. Suppose that there is GAINS FOR ME in my Partners hands, by means of his vigilancie in the business: How? Gains by me Partner, for me.

Answ. Partner MY accompt BY HIM *in Company* Debitor to Profit and Loss Proper, for my part of the advance by him.

Quest. 340. Suppose that your *Partner*, at the END of your Company Trading, *repayeth back both Principal* and Gains: How? Principal and Gains paid me back by My Partner.

Answ. Cash Debitor to Partner MY accompt BY HIM *in Company.*

And thus much in brief of the three accompts mentioned before the 28 Question in this Book, being

PROPER—— / FACTORAGE / COMPANY } Accompts.

And so I pass forwards to some lively Instances for further Practice, in form of a *Merchants daily Waste-book.*

To the Studious Youth.

VIGILANT LEARNER;

MANS *Apprehenſion is daily illuſtrate by Exerciſe: This hath induced me, to preſent unto your view ſome lively Inſtances, for your further practice, in form of a Merchants Waſte-book. Ruminate therefore (I pray you) upon the precedent* Three hundred *and* fortie *Queſtions, with their Anſwers: And make your ſelves* familiar *with the next following* RULES OF AID; *being thirty* Debitors, *with as many* Creditors: *then ſhall you be led (as by the hand) to the* Debitors *and* Creditors *of the* Waſte-book *parcels, annexed to the* Rules of Aid, *containing with their* two *ballances* 228 *Journal Entrances of choice varieties, by* Richard Dafforne; *and now augmented with eighty five Queſtions and a Book of Charges for Merchandize. The which being Courteouſly entertained, will be Allurements (for the General Good of this* Nation, *which is the onely* MOTIVE *of theſe preſentations) to perſevere in other Paſſages, intended by*

Your Well-willer to the Arts,
John Dafforne.

Reſident in St *Bartholomew Lane* behind
the Royal Exchange.

THE RULES OF AID.

TO have accompts kept in a *Methodical Decorum*, as well at the *Beginning*, as alſo in the *Proſecution* of the ſame; it is very requiſite for a man to take an *Inventory*, to ſee what he HATH, and what he OWETH, to the *End* he may know what the ſum of his *Proper Eſtate* is.

An Inventory hath two head-Branches.

NAMELY,

Stocks { Increaſing / Decreaſing } Improperly. See the eighth Queſtion of this Book

Stocks increaſing hath three Members.

The firſt is of the

Ready-mony which we have at the taking of our Inventory.

The ſecond is of the

Commodities remaining unſold for *Proper accompt*. Under this *ſecond Member* is included ——*Houſes*, ——*Land*, ——*Rents*, ——*Legacies*, ——*Shipsparts*;

AS ALSO

Wares unſold for ——*Factorage* —— or *Company* accompts;

AND LIKEVVISE

Thoſe that were formerly *ſhipt* unto another *Town*, or *Land*, being as yet unſold for *Proper*, ——*Factorage*, —— or *Company* accompts.

The third is of the

Debts due to us from others: and theſe again may be compriſed in

1. *People* unto whom we have formerly ſold any Commodities; —— or, that have promiſed us payment of *accepted Exchanges*; or the like.

2. *Factor*
3. *Maſter*
4. *Partner*

} that have not (as yet) given us full ſatisfaction.

5. *Wares*.

5. *Wares*, that we have received to ſell for *Factorage* or *Company* accompts; upon the receipt of which *Wares* we have paid charges: and the accompt of theſe *Goods* is not yet finiſhed.

Stocks decreaſing hath one Member, conſiſting

Partly in — *Debts due to others* —— from us; —— as alſo, —— for unſold *Wares* in *Factorage*, —— or *Company* accompts, the Provenue of which I have not (as yet) made good to the *Owners* accompt, becauſe they are not all ſold; therefore I omit the *transferring* of the ſold part.

The Particulars are compriſed in *Debt-Demanders*, and may be

1. *People* of whom we formerly have bought any Commodities; or, whoſe Bills we have accepted, and promiſed payment.
2. *Factors*
3. *Partners* } unto whom (as yet) we have not given full content.
4. *Maſters*
5. *Wares*, whereof onely part are ſold, and thoſe either for *Factorage* or *Company* accompt.

Now follow the 60 Rules of Aid, depending upon the Premiſes.

The Debitors *in the Rules of Aid.*

1. The mony that we have at the taking of our Inventory is entred by the name of Caſh —— —— *Debitor.*

2. The Commodities that are remaining unſold in the Ware-houſe —— —— *Debitor.*

2. The Commodities *formerly ſhipt* unto another *Land*, or *Town*, *to be ſold* for *Proper* or *Company* accompt; whereof *all*, or *part* of them are *yet unſold.*
Voyage to Roan, conſigned to *Jean du Boys* —— —— *Debitor.*

2. The *Houſes*, *Lands*, *Rents*, *Legacies*, *Ships-parts*; each name ſeverally —— *Debitor.*

The Creditors *in the Rules of Aid.*

1. Stock —— —— *Creditor.*

2. Stock —— —— *Creditor.*

2. Stock —— —— *Creditor.*

2. Stock —— —— —— *Creditor.*

3. People

3. People of whom we ought to have; each name severally ——— *Debitor.*

4. Stock ——— *Debitor.*

3. Stock ——— *Creditor.*

4. People unto whom *we owe*; each name severally-- *Creditor*

Of Trafficks Continuance.

5. When we Buy Wares for our own accompt, and book them instantly upon an accompt of Commodities in our Leager; whether we pay present mony, or NOT, the entrance is all as one:
In-bought Wares—— *Debitor.*

6. When we Buy Wares for another mans accompt, and send them unto himself, or to another by his order; whether we pay for them presently, or NOT; the entrance must be,
The *man for whose accompt* we bought and sent them, is
For Wares and Charges- *Debitor.*

7. When we SELL Wares for *Proper*, *Factorage*, or *Company* accompt, and receive the mony presently;
then is Cash —— *Debitor.*

8. When we Sell Wares for *Proper*, *Factorage*, or *Company* accompt, and receive NOT the mony until some *Dayes*, *Weeks*, or *Months*, after the date of the sale; *then is*
The Trading-man —— *Debitor.*

5. Cash, if *we make present* payment, is ——— *Creditor.*

5. The Selling Man, if we *make not* present payment, is *Creditor*

6. Cash, if *we make present payment*, is for Principal and Charges ——— *Creditor.*

6. The *Selling Man*, if we make not present payment, is *Credit.*

6. Cash for the Charges--*Creditor.*

7. The Wares that *go from us*, (whether for *Ready-mony*, or *Time*) are —— *Creditor.*

8. The Wares that *go from us*, for *Proper*, *Factorage*, or *Company* accompt, are —— *Creditor.*

These four last precedent parcels may be comprised more compendiously, as is instanced in the substance of this ninth Rule.

9. Whatsoever *cometh unto us*, whether *Mony* or *Wares*, for *Proper*, *Factorage* or *Company* accompt, *the same* is —— *Debitor.*

10. Whatsoever *promiseth* to us, the *promising man is*-- *Debitor.*

9. Whatsoever *goeth from us*, whether *Mony* or *Wares*, for *Proper*, *Factorage*, or *Company* accompt, *the same* is —— *Creditor.*

10. Unto whom we *promise*, the *promised* man is-- *Creditor.*

Of Payments, and Receipts of Mony.

11. Unto whom we pay (*Mony*, *Wares*, *Exchanges*, or *Assignation*) for his own accompt, That man is —— *Debitor.*

12. Unto whom we pay (*Mony*, *Wares*, *Exchanges*, or *Assignation*) for *another mans* accompt, The man *for whose accompt* we pay, is —— *Debitor.*

11. Of whom we receive (*Mony*, *Wares*, *Exchanges*, or *Assignation*) for *his own accompt*, That man is —— *Creditor.*

12. Of whom we receive (*Mony*, *Wares*, *Exchanges*, or *Assignation*) for *another mans* accompt, The man *for whose accompt* we receive, is-- *Creditor.*

An Explication concerning Assignations.

13. If we deliver an *Assignation* unto any one (whether it be our own, or *not*) for the use of another man;

The man *for whose accompt* we deliver that Assignation in payment is —— *Debitor.*

13. Whatsoever *delivereth* an Assignation *unto us* upon any man, or, unto *any other* for our use, being for *his own* accompt; The delivering man is -- *Creditor.*

OR,

13. Upon whom *I deliver mine* Assignation, to be paid by him, *for his own accompt*; The paying man is —— *Creditor.*

OR,

13. Whosoever (to accommodate me) payeth mine Assignation; The Accomodating man is *Creditor.*

Of

Of Intereſt-mony taken, and given forth.

14. When *we* take up *mony* at Intereſt, receiving the ſame preſently, then is
Caſh for the Principal — *Debitor.*
Intereſt-reckoning } for the
OR, } In-
Profit and Loſs — } tereſt mony ——— *Debitor.*

14. Of whom we take up *mony at Intereſt*, receiving the ſame preſently, *then is*
The *Delivering-man* for Principal & Intereſt mony *Creditor.*

15. Unto whom we deliver *mony* at Intereſt, paying the ſame preſently; then is
The *Taking-man* for Principal and Intereſt mony — *Debitor.*

15. Caſh, for the Principal ——— *Creditor.*
Intereſt-reckoning } for the
OR, } Intereſt
Profit and Loſs — } mony, *Creditor*

16. When any man hath a *principal of ours* in his hands, which *debt is due*, and he detaineth the ſame ſome months after it ts due, then is
The *detaining-man* for Intereſt only —— *Debitor.*

16. When we have a *Principal of any mans* in our hands, which is *expired* to be paid, and we detain it ſome months after it's due, then is
The man to whom the Principal belongeth, for the Intereſt only ——— *Creditor.*

Of Commodities ſhipt, and Advice of their ſales; with the dependances thereof.

17. When *we*, or any *other man* for us, ſendeth commodities to *another Land* or *Town*, to be ſold for *Proper* or *Company* account; *then is*,
Voyage to ſuch a place conſigned to ſuch a man — *Debitor.*

17. When *we* receive advice from our *Factor*, that *thoſe ſent* Commodities, or *part of them*, are ſold, or loſt; *then enter*
Voyage to ſuch a place conſigned to ſuch a man — *Creditor.*

18. When we pay *Cuſtome*, *Inſurance*, or other Charges, at the ſending of *thoſe Commodities*; then is,
Voyage to ſuch a place conſigned to ſuch a man — *Debitor.*

18. Caſh ——— *Creditor.*
OR,
18. Charges of Merchandiſing ——— *Creditor.*

19. When

19. When we cauſe the *ſent Goods* to be *Inſured*, but we pay NOT the ſame preſently; then is
Voyage to N. N. conſigned to N. N. —— *Debitor.*

20. When we *Inſure* any mans *ſent Commodities*, and *receive* the mony preſently; then is
Caſh———— *Debitor.*

21. When we *Inſure* any mans *ſent Commodities*, and receive NOT the mony preſently; then is
The man *for whoſe accompt* they were inſured -- *Debitor.*

22. Having advice that my *ſent Inſured Goods*, (*Inſurance not paid for*) are well arrived at the place unto which I ſent them, & I give the inſurer content; then is
The *Satisfied* man, or *Inſurer* ———— *Debitor.*

23. When *I receive advice* that *another mans Goods*, formerly *Inſured by me*, are *caſt away* at Sea, either *in part* or *whole*, and I pay for the ſame upon the advice; then is
Inſurance-reckoning- *Debitor.*

24. When I receive advice that the Goods formerly *ſhipt* to Sea by another man for his own accompt, and *then Inſured by me*, are caſt away, in *part*, or *whole*, but (as yet) I pay *not the Owner* for them; then is
Inſurance-reckoning-- *Debitor.*
OR,
Profit and Loſs —— *Debitor.*

19. The Inſurer is —— *Creditor.*

20. Inſurance-reckoning- *Creditor.*
OR,
20. Profit and Loſs —— *Creditor.*

21. Inſurance-reckoning- *Creditor.*
OR,
21. Profit and Loſs —— *Creditor.*

22. The *Paying-man*, if paid by Aſſignment, *Creditor.*
OR,
22. The *Paying-matter*, if paid with Wares that ſtand in our Leager --- *Creditor.*
OR,
22. Caſh, if paid in mony, *Creditor.*

23. The *Paying-man*, if by Aſſignment———— *Creditor.*
OR,
23. The Paying-matter, if paid with Wares that ſtood in our Leager -- *Creditor.*
23. Caſh, if paid with mony———— *Creditor.*

24. The man for whoſe accompt the ſame were by me Inſured —— *Creditor.*

25. Having *advice* that the formerly *ſent Goods* for *Proper*, or *Company* accōpt *(but not the Inſured)* are loſt *in part*, or *whole*; then enter

Profit and Loſs — { Proper —— *Debitor.* / OR, / in Company *Debitor.*

OR THUS,

Suppoſe that *thoſe formerly ſhipt Goods* (but now loſt) were *Inſured* at the ſending; and therefore the *Loſs* of them is made me

Good { preſētly; *then is* Caſh *Debitor.* / not preſently; *then is* the Inſurer —— *Debitor.*

25. Voyage to ſuch a place, conſigned to ſuch a man,

for { Proper- / Cōpany } accompt-*Creditor.*

25. Voyage to ſuch a place, conſigned to ſuch a man

for { Proper- / Cōpany } accompt-*Creditor.*

Of Commodities ſold, and Returns for the ſame.

26. When we *receive advice* from our Factor, that the *former ſhipt Wares*, or *part of them*, are ſold, for *Proper*, or *Company* accompt; then enter

Factor at ſuch a place, for *Proper* or *Company* accompt —— *Debitor.*

26. When we receive RETURNES from our *Factor* in *Wares*, or *Mony*, for *Proper*, or *Company* accompt, in *lieu* of thoſe *ſold Commodities*; then enter

Factor that *payeth us*, or that *cauſeth us to be paid*, for *Proper*, or *Cōpany* accompt-*Creditor.*

Of Exchanges.

Drawn upon me.

27. When my Factor *draweth an Exchange* upon me, for MY accompt, for HIMSEF, for COMPANY, or, for ANOTHER MAN; then enter

The { *Drawing-man* whether for Man *for whoſe accompt* the ſame was drawn } { My ſelf / Compa. / Himſelf. } *Debitor*

Drawn by me.

27. When I draw an *Exchange* upon my Factor, for MY accompt, for COMPANY, for HIMSELF, or, for ANOTHER MAN; then enter

The man { *upon whom* I draw for / For *whoſe acount* I draw } { My ſelf / Compa. / Himſelf } *Creditor.*

Of

Of Exchanges.

Remitted by me.

28. When I (or any other by my order) remit an Exchange upon my Factor, for MY accompt, for HIMSELF for COMPANY, or, for ANOTHER MAN; then is

The { Factor, *or* man to whom it is remitted for { My self / Compa. / Himself } / Man for *whose accompt* it is remitted } *Debitor.*

29. When *we lose* by Gratuities *given away*, whether *great or small*; or howsoever; then is

Profit and Loss —— *Debitor.*

OR,

When *we lose* by the sale of any *commodities, Bankrouts, Exchanges, Interests, Insurances*, or, whatsoever may be termed *Loss*; then is

Profit and Loss —— *Debitor.*

30. When at the Ballancing of our Books we find mony resting in the House;

OR,

Wares remaining unsold In our { Own hands, / Factors hands;

OR THAT

Partners, Factors, & others, have not given us ful cōtent Such *unsold Wares* in our own hands.

OR,

Voyage for the *unsold Commodities*, in the hands of our Factors.

People and *Cash* are in the OLD, and will be in the New Books —— —— *Debitor.*

Remitted to me,

28. When my Factor or Correspondēt remitteth an Exchange to me, for MY accompt, for HIMSELF, for COMPANY, or, for ANOTHER MAN; then enter

The { Remitting man, for { My self / Compan. / Himself } / Man for whose accompt it is remitted to me } *Creditor.*

29. When *we gain* by *Gratuities* receive, whether great or small, or howsoever; then is

Profit and Loss —— *Creditor.*

OR,

When we *gain* by *sales* of *Commodities, Exchanges, Interests*, or, whatsoever, may be termed *Gain*; then is

Profit and Loss —— *Creditor.*

30. When at the Ballancing of our Books we find People, as { Factors, / Partners, or others, to whom we have not given full content;

Such *People* and *Stock* (if our Estate stands well) are in the OLD, and will be in the NEW Books —— —— *Creditor.*

Concerning

THE RULES OF AID.

Concerning these Articles of Aid, read the 63 place in my *Merchants-Mirrour*; but more especially of this last 30 Aid: there is a large and ample explication of the same in the 217 place, including the 242 place of the Ballance.

Other Writers abbreviate these Rules; of which I will enter two —— and first of *Johannes Buingha* in his book printed in *Anno* 1627 his words are these in folio 14.

The chiefest *Debitors* and *Creditors* in all Book-keeping are contained in these Rules.

Who the Debitor *is, or oweth.*	Is *Debitor.*	*Who the* Creditor *is, or must have.*	Is *Creditor.*
1. What we have ——		1. Whence it ariseth ——	
2. Whoso receiveth ——		2. Whoso giveth out ——	
3. What we buy ——		3. Of whom we buy ——	
4. Unto whom we sell ——		4. That which is sold ——	
5. From whom we buy ——		5. They of whom we buy ——	
6. Who so must pay ——		6. They that must have ——	
7. For whom we pay ——		7. Wherewith we pay ——	
8. What we cause to be insured		8. The Assurer ——	
9. From whom we insure ——		9. Insurance-reckoning ——	
10. Whither-wards we send—		10. What we send away ——	
11. That which is gained upon-		11. That by which is lost ——	
12. Profit and Loss ——		12. Profit and Loss. ——	

Jacob vander Scheure in his book printed in *An.* 1634 writeth these words: To enter arightly *Debitors* and *Creditors* of them that ought to be, then must these ensuing brief Rules be intertained or remembred by heart.

Debitor is alwaies		*Creditor* is alwaies	
1. What we have ——		1. Whence it ariseth ——	
2. Whosoever receiveth ——		2. Whoso giveth out ——	
3. What we receive ——		3. What we deliver out ——	
4. What we obtain ——		4. Of whom we obtain ——	
5. What we enter upō to inherit		5. What we estrange or disinherit	
6. What we buy ——		6. What we sell ——	
7. To whō we deliver any thing		7. What we deliver ——	
8. To whom we sell (the mony not being presently paid to me)		8. Of whom we buy (the mony not being presently paid by me)	
9. Whosoever must pay to us-		9. Unto whom we must pay--	
10. Whither-wards we send—		10. What we send away ——	
11. That upon which we gain-		11. That by which we lose -—	
12. Profit and Loss ——		12. Profit and Loss ——	

Here you may plainly see the *agreement* and *dis-agreement* between these *two* Writers; but whether the *latter* be an Imitator of the *first* or not, that I leave to the judgment of the judicious Reader.

Title,

Anno 1667. *The first of* January *in* London.

	l	s	d

Title.

Of the Ready-mony that we have, when we begin to trade; or at the Concluſion of our former Book.

1. When I left my former kind of Book-keeping, and intended to frame my Accompts after the (ſo termed) Italian manner; then I took a Survey of my whole Eſtate, and found my private Leager-Caſh and Caſh-book to agree; out of the which I have brought into this book for my Traffick the ſum of ——— 1768 15 9

Of Wares, Houſes, Ships-parts, and the like.

2. I have 200 pieces of Cloth-Raſhes remaining unſold, which coſt me 6 *l.* 10 *s. per* piece, is ——— 1300 — —

3. More; I have a Houſe called the *White-Horſe*, ſtanding in *Lumbard-ſtreet*, which coſt me with all Charges ——— 2340 — —

4. More ——I have a Share in the good Ship called the *Speedwell* of *London*, Maſter of the ſame for this preſent Voyage to the *Canaries* is *James Port*; my $\frac{7}{32}$ part coſt ——— 450 — —

Of Debitors.

5. *Allert Allerton* at *Lisbon* hath ſent me an Accompt, dated the 28 of *November* laſt; wherein is due to me in Ready-mony 681 U. 960. Reaze, proceeding from the Sales of ſeveral Wares for my uſe: Exchange at 20 Reaze for 3 pence, is ——— 426 4 6

Title.

Of the Ready-mony, &c.

	l.	s.	d.
1. *l.* 1768. 15 *s.* 9 *d.* Remaining therein this day, for Traffick occasions, as by the agreement between that Leager-Cash and Cash-book appeareth, the sum which I make manifest here is ——	1768	15	9

Of Wares, Houses, &c.

2. *l.* 1300. —— *d.* Remaining unsold 200 pieces, which cost me 6 *l.* 10 *s. per* piece ——	1300	—	—
3. *l.* 2340. —— *d.* Which cost me with all charges ——	2340	—	—
4. *l.* 450. —— *d.* For my $\frac{1}{15}$ part thereof, *James Port* being Master for this present Voyage to the Canaries; cost ——	450	—	—

Of Debitors.

5. *l.* 426. 4 *s.* 6 *d.* Due to me as *per* accompt received from him dated the 28. *November* last, being Reaze 681. U. 960. proceeding from the sales of several Wares for my use; Exchange at 20 Reaze for 3 pence, is ——	426	4	6

	l.	s.	d.
6. *Bartell Bartelſon* of *Norwich* hath delivered me his Bond, proceeding from Commodities formerly ſold to him, due the 17. of *April* next, being	200	—	—

Of Debt-Demanders.

7. *Conrade Criſpian* at *Plimouth* hath a Bill of mine, being for Goods formerly bought of him, due the 9. of *March* next	77	11	9
8. *David Darling* hath a Bond of mine due the 26. of *June* next, being with Intereſt	340	—	—

Now follow the Traffick Paſſages.

The 5. Ditto.

Wares bought for Ready-mony, and Paid Preſently.

9. Bought of *Thomas Coſter* 4 Barrels of Cocheneal Meſteca, of N°. Weight and Price, as followeth:

N°. 540. lb. 212. tarr. 18.			
537. lb. 199. tarr. 14.	Groſſe 804. lb. tarr. 59. lb.		
530. lb. 198. tarr. 13.	Netto 748. lb. at 42 s. each		
520. lb. 195. tarr. 14.	pound; my payment is	1570	16 —

Wares ſold for Ready-mony, and preſently Received.

The 13. Ditto.

10. Sold unto *William Penſard* 16 peeces of Cloth-Raſhes, at 8 *l. per* peece; my receipt is	128	—	—

Nota. In Merchants Books ſuch paſſages as the two aforeſaid ſelſtant that the Goods are received, or delivered, but forbears 2 or 3 Jounral as they are now: but it hath been a cuſtome in all printed Books

	l.	s.	d.
6. *l.* 200. ——. ——*d.* for his Bond, due the 17. of *April* next, proceeding from Commodies formerly sold him, being ——	200	—	—

Of Debt-Demanders.

7. *l.* 77. 11. 9 *d.* for my Bill due the 9. of *March* next, for Goods formerly bought of him, producing ——	77	11	9
8. *l.* 340. ——. ——*d.* for my Bond due the 26. of *June* next, being with Interest ——	340	—	—

Now follow the Traffick Passages.

The 5. Ditto.

Wares bought for Ready-mony, &c.

9. *l.* 1570. 16. *d.* paid *Th. Coster* for 4. barrels weighing Nett. 748. lb. bought of him, whose N°. Weight, and Price, are as followeth: N°. 540. lb. 212. tarr. 18. 535. lb. 199. tarr. 14. 530. lb. 198. tarr. 13. 520. lb. 195. tarr. 14. } Grosse 804. lb. tarr. 59. lb. Netto 748. lb at 42 *s.* each pound; my payment is ——	1570	16	—

Wares sold for Ready-mony, &c.

The 13. *Ditto.*

10. *l.* 128. ——. ——*d.* Received of *William Pensard* for 16. peeces sold at 8. *l. per* peece, ——	128	—	—

dome or never happen, that mony is paid or received at the same Indayes; and then these two aforesaid parcels must not be entred in the to give such an Instance as thus, and therefore I let it pass.

Anno 1667. *The* 13. *day of* January *in* London.

	l.	s.	d.
Wares bought to be paid by me upon Demand.			
11. Bought of *Francis Frenſey* 210. peeces of *Exceter* Wares, to pay upon Demand.			
30. White Sayes ——— at 76. *s. per* peece — *l.* 114. — . —			
60. Broad Perpetuanes — at 78. *s. per* peece — *l.* 234. — . —			
70. Sempeternums ——— at 80. *s. per* peece — *l.* 280. — . —			
50. Dito ——— at 90. *s. per* peece — *l.* 225. — . —			
210. peeces	853	—	—
To enter the mans Rent that dwelleth in my Houſe.			
12. Dito *Francis* dwelleth in my Houſe called the *White Horſe* in *Lombard-ſtreet*; his Rent will be due the 12. of *February* next, producing yearly	60	—	—
The 25. Ditto.			
Wares ſold to be paid unto me upon Demand.			
13. Sold unto *Francis Frenſey* 39 peeces of Cloth-Raſhes, to pay upon demand, amounting at 8 *l.* 5 *s. per* peece, unto	321	15	—
***The 11. day of* February.**			
Wares bought, paying part Ready-mony, the reſt on time.			
14. Bought of *Conrade Criſpian* 250. Cloth-Raſhes, at 6 *l. per* peece, paying 500 *l.* now, the reſt at 6 months; the whole ſum is	1500	—	—
15. Whereof paid him now in part, the ſum of	500	—	—

To

Anno 1667. *The* 13. *day of* January *in* London.	l.	s.	d.
Wares bought, &c.			
11. *l.* 853.—.—.*d.* Bought of him 210 peeces upon demand: the particulars are as followeth:			
30. White Sayes ——— at 76. *s. per* peece —*l.* 114. ——.—			
60. Broad Perpetuanes — at 78. *s. per* peece —*l.* 234. ——.—			
70. Sempeternums ——— at 80. *s. per* peece —*l.* 280. ——.—			
50. Dito ——— at 90. *s. per* peece —*l.* 225. ——.—			
210 peeces	853	—	—
To enter the mans Rent, &c.			
12. *l.* 60.—.—*d.* For his Rent due the 12. of *February* next, being yearly	60	—	—
The 25. *Ditto.*			
Wares sold to be paid, &c.			
13. *l.* 321. 15.—.*d.* Sold him 39 peeces to pay upon demand, amounting at 8 *l.* 5 *s. per* peece, to	321	15	—
The 11. *day of* February.			
Wares bought paying part, &c.			
14. *l.* 1500.—.—*d.* Bought of him 250. peeces, to pay 500 *l.* now, the rest at 6. months; the whole at 6 *l. per* peece, amounteth to —	1500	—	—
15. *l.* 500.—.—*d.* paid him now in part the sum of	500	—	—

To

	l.	s.	d.

To assign a Debt-Demander upon a Debitor, allowing Interest to the Paying-man.

16. Assigned *Francis Frensey* in part, payable by *Bartell Bartelson*; the sum being — 200 — —

17. So that the said *Bartell Bartelson* payeth this 200 *l.* for me $2\frac{1}{3}$ months before his time; Interest for the same at 8 *per Centum*, which I pay him in hand is — 3 6 8

The 17. Ditto.

Wares sold, receiving part by Assignment, the rest on Time.

18. Sold unto *Evert Evertson* 95. peeces of *Exeter* Wares; part for mony, part for 6 months time:

15. White Sayes — at. 87. *s.* each — *l* 65. 5. — *d.*
30. Perpetuanes broad-at. 90. *s.* each — *l* 135. —. — *d.*
50. Sempeternums — at 105. *s.* each — *l* 262. 10. — *d.*

95. peeces amount to — 462 15 —

19. In part whereof I have ordered him to pay *David Darling* in full of a Bond — 332 10 —

20. So that I cause the said *David* to be paid $4\frac{1}{4}$ months before his time; Allowance for the same as by agreement, is — 7 10 —

The 21. Ditto.

Mony taken upon Interest, being received presently.

21. Received upon Interest of *Govert Golfton* — 300 — —

22. So that the Interest of the said 300 *l.* at 8 *per Centum* for 3. months, produceth — 6 — —

Wares

	l.	s.	d.
To assign a Debt-Demander, &c.			
16. *l.* 200.——.——*d.* Assigned Ditto *Francis* upon Ditto *Bartelson* for ——	200	—	—
17. *l.* 3. 6. 8 *d.* Paid *Bartell Bartelson* for the Interest of 200 *l.* made good for me, $2\frac{1}{3}$ months before the time, which at 8. *per Centum* is ——	3	6	8
The 17. Ditto. **Wares sold, received part, &c.**			
18. *l.* 462. 15.——*d.* Sold him 95 peeces, part mony, the rest on 6 months. The particulars and prices are as followeth.			
15. White Sayes —— at 87. *s.* each —— *l.* 65. 5.——*d.*			
30. Perpetuanes broad —— at . 90. *s.* each —— *l.* 135. ——.——*d.*			
50. Sempeternums —— at 105. *s.* each —— *l.* 262. 10.——*d.*			
95. peeces amount to ——	462	15	—
19. *l.* 332. 10.——*d.* Assigned Ditto *Darling* in full of my Bond on the said *Evertson*, being ——	332	10	—
20. *l.* 7. 10——*d.* for allowance of $4\frac{1}{4}$ months paid him by agreement before his time; the sum is ——	7	10	4
The 21. Ditto. **Mony taken upon Interest, &c.**			
21. *l.* 300.——.——*d.* received of him upon Interest for 3. months the sum of ——	300	—	—
22. *l.* 6.——.——*d.* for 3. months allowance —— of the said sum at 8 *per Centum*, is ——	6	—	—

Wares

	l.	s.	d.
Wares sold upon Discount,			
23. Sold to *Jack Pudding* 2. Barrels of Cocheneal Mesteca, upon 6 months discount.			
N°. 530. lb. 198. tarr. 13.			
520. lb. 195. tarr. 11.			
Poize lb. 393. tarr, 24. Netto. 369. lb. at 52 *s. per* lb. is *l.* 259--8--			
To deduct for the 6 months discount at 8 *per* Cm —— *l.* 36-18--			
	922	10	—
The 27. Ditto.			
Mony put forth upon Interest.			
24. Lent to *Bartell Bartelson* upon Interest for six months, and assigned him upon *Jack Pudding* for ——	700	—	—
25. Interest thereof, for six month, at 8 *per Cent.* is ——			
Mony received of a Ship-master, for my part of the Ships Freight or Advance.			
26. *James Port*, Master in the good Ship called the *Speedwell*, is safe returned from the *Canaries*, of whom I do receive for my $\frac{7}{13}$ part of Freight, all charges deducted, the sum of ——	45	7	6
Nota, after this time what monies have been received and paid in the whole month, are all past under one head at the months end, and then carried according to the usual method of Merchants.			

Wares

	l.	s.	d.
Wares sold, &c.			
23. *l.* 922. 10.—*d.* Sold him 2 Barrels upon $\frac{4}{m}$ discount, the particular weight and price is as followeth, N°. 530. ℔. 198. tarr. 13. 520. ℔. 195. tarr. 11. Poize ℔. 393. tarr, 24. Netto. 369. ℔. at 52 *s. per* ℔. is, *l.* 259--8-- To deduct for the 6 months discount at 8 *per* ℭm —— *l.* 36-18--	922	10	—
The 27. Ditto. ***Mony put forth, &c.***			
24. *l.* 700 Lent the said *Bartell Bartelson* upon Intereſt for ſix months, and aſſigned him on Ditto *Pudding*, for ——	700	—	—
25. *l.* 28.---*d.* for the uſe of 700. *l.* for ſix month, at 8 *per Cent.*	28	—	—
Mony received of a Ship-maſter, &c.			
26. *l.* 45, 7. 6. *d.* received of *James Port* Mr. for my $\frac{7}{13}$ part of Fraight, all charges deducted, the ſum of ——	45	7	6

Anno 1667. *The* 4. *of* March *in* London.	l.	s.	d.
Wares ſold in Barter to rebate, againſt the which I receive other Wares and Mony.			
27. Sold to *Govert Golſtone* 250. Cloth-Raſhes in Truck, upon 15. months diſcount; amounting, at 173 *s. per* piece, to ——	2162	10	—.
28. Againſt the which he delivereth me 80. pieces of Durances, at 45 *s. per* piece Ready-mony ——	180	—	—
29. More——130. pieces of *Exceter* Wares Ready-mony. 60. Perpetuanes broad—at 78. *s. per* piece—*l.* 234.—.——.*d* 70. Sempeternums ——at 80. *s. per* piece—*l.* 280.—.——.*d*	514	—	—
30. So that the diſcount for 15 months, at 8. *per Cent.* produceth—	196	11	10
Nota, The mony is made Received in the monthly Caſh.			
The 9. Ditto.			
31, 32. Aſſigned ſeveral perſons upon *Jack Pudding* as followeth. *Conrade Criſpian*, in full of my Bond ——*l.*-77.-11.-9. *Francis Frenſey*, in full of accompt unto this day —*l.*271.—5.—	348	16	9
The 14. Ditto. *Of the entertaining of an Accomptant to keep my Books; and of the Entrance of his wages.*			
33. Agreed this day with *John Dafforne* to write my Books; (to pay him 20 *l.* in hand) for the which he is to have yearly ——	100	—	—
Wares			

	l.	s.	d.
Wares sold in Barter, &c.			
27. *l.* 2162. 10.—.*d.* Sold him 250. pieces in Truck, on 15 months discount; at 173 *s. per* piece, is	2162	10	—
28. *l.* 180 —. — .*d.* Received of him for Ready-mony 80. pieces, in part of Barter, at 45. *s. per* piece, is	180	—	—
29. *l.* 514. —. —.*d.* Received of him for Ready-mony, in part of Barter, *viz.* 60. Perpetuanes broad—at 78. *s. per* piece—*l.* 234. —. —.*d* 70. Sempeternums —at 80. *s. per* piece—*l.* 280. —. —.*d*	514	—	—
30. *l.* 196. 11. 10. *d.* for the Discount of *l.* 2162. 10. —.*d.* for 15. months, at 8. *per Cent.* is	196	11	10
The 9. Ditto.			
31, 32. *l.* 348. 16. 9. Assigned them to receive of Ditto *Pudding* as followeth. *Conrade Crisspian*, in full of my Bond, —— *l.* -77. 11. -9. *Francis Frensey*, in full of accompt to this day ——271. -5.—.	348	16	9
The 14. Ditto. Of the entertaining, &c.			
33. *l.* 100.—.—.*d.* Agreed with him this day to write my books (and to pay him 20 *l.* in hand) for which he is to have yearly ——	100	—	—

	l.	s.	d.

Wares bartered for other Wares, which I receive upon Rebate, and pay the over-plus.

34. Received of *Harman Harberts* in Truck, upon 17 months discount,

60. Leeds Dozens — at 75. *s. per* piece — *l.* 225. — . — .*d*
60. Kerſies N° A. — at 59. *s. per* piece — *l.* 177. — . — .*d*
60. Dito — N°. B. — at 63. *s. per* piece — *l.* 189. — . — .*d*

180. Pieces. — 591 — —

35. Againſt the which I deliver to *Govert Garbrant* by his order, one Barrel of Cocheneal Meſteca;
N° 537. poiz. lb. 199. tarr. 14. lb. Nett. 185. lb. at 52. *s. per* lb. Ready-mony, are — 481 — —

36. So that the diſcount for 17. months, at 8. *per Cent.* produceth — 60 3 3
Nota, The mony is made paid in the monthly Caſh.

The 26. *Ditto*, 1668.

To ſhip, or ſend Goods unto another Town or Land, to be ſold for my accompt; and this ſending hath four Conſiderations: and more then theſe do not occur in any ſhipping, but they are all included under one of theſe paſſages.

1. *Of Wares ſhipt away that ſtand in my Leager.*

37. Shipt to *Amſterdam* 130. pieces of *Excetr* Wares in the *Faulcon* of *London William Tatum* Maſter; the ſame I have conſigned to *John Jacobſon Vinck*, to be ſold for my accompt, *viz.*

70. Sempeternums — at 80. *s.* is — *l.* 280. — . — .*d*
60. Perpetuanes — at 78. *s.* is — *l.* 234. — . — .*d*

514 — —

2. *of*

	l.	s.	d.
Wares bartered, &c.			
34. *l.* 591. —.—.—*d.* Recived in Barter 180. pieces upon 17. months discount, *viz.*			
60. Leeds Dozens —— at 75. *s. per* piece —— *l.* 225.—.—.*d*			
60. Kersies N°. A. —— at 59. *s. per* piece —— *l.* 177.—.—.*d*			
60. Dito — N°. B. —— at 63. *s. per* piece —— *l.* 189.—.—.*d*			
180. Pieces.	591	—	—
35. *l.* 488.—.—.*d.* Delivered by his order to *Govert Garbrant* one Barrel N°. 537. poiz. ℔. 199. tarr. 14. ℔. Net. 185. ℔. at 52 *s. per* ℔. Ready-mony, is ——	481	—	—
36. *l.* 60. 3. 3. *d.* for the discount of 591. for 17 months at 8 *per Cent.* is ——	60	3	3
The 26. *Ditto.* 1668.			
To ship or send Goods to, &c.			
1. *Of Wares shipt away, &c.*			
37. *l.* 514. —.—.*d.* Shipped in the *Faulcon* of *London* 130. pieces, *William Tatum* Mr. as followeth.			
70. Sempeternums —— at 80. *s.* is —— *l.* 280.—.—.*d*			
60. Perpetuanes —— at 78. *s.* is —— *l.* 234.—.—.*d*			
	514	—	—

	l.	s.	d.

2. *Of Wares bought with Ready-mony, and ſhipt away; but are not entred into my Leager upon an accompt of Commodities.*

38. Bought of *Jacomo Marino* (he to pay all Charges till aboard) 30 great pieces of Engliſh Tin, poize with each other 90. Cm. The ſame I have ſhipped — By — and Unto, as before; to be ſold for my accompt: the mony now paid him amounts to ——— 504 — —

Nota, In Merchants books ſuch a paſſage as this ſeldom or never cels before this and the two following Parcels are uſual amongſt

The 31. *Ditto.*

3. *Of Wares bought at Time, and ſhipt away, but are not entred in my Leager upon an Accompt of Commodities.*

39. Bought of *David Darling* 10 Bales of Pepper, poize Nett. 3280. lb. the ſame I have ſhipt away to Hambrough in the Good-hope, *Jaques Snell* Mr and conſigned to *John van Eſſen*, to be ſold for my accompt, producing at 27. *l. per* lb. upon 4. months time unto ——— 369 — —

4. *Of Wares ſhipt away for my accompt to any one Place or Land, by a Correſpondent that dwelleth in another Place or Land.*

40. *John Jacobſon Vinck* at *Amſterdam* hath ſhipt to Dantzick, in Shipper *Giles Garbrant*, certain Commodities, as *per* Invoice (according to my order) and conſigned them to *Peter Braſſeur* to be ſold for my accompt, which coſt with all charges there 2860. guild. the Exchange at 33. *s.* 4. *d.* for each pound ſterling, is ——— 286 — —

Nota, Here followeth the uſual way of Merchants transferring month, what monies have been received and paid, and ſo have but method I intend to follow in this Book, after this time, and at the end paid in all that month.

Example.

	l.	s.	d.

2. *Of Wares bought with, &c.*

38. *l.* 504. ——.——. for 90. Cm of Engliſh Tin, ſhipped in the aforeſaid ſhip, and bought of *Jacomo Marino* (he to pay all charges till aboard) the mony now paid him amounts to —— —— —— —— —— 504 — —

happens, for Reaſons afore alledged in the ninth Parcel, but the Par-Merchants.

The 31. *Ditto.*

3. *Wares bought at Time, &c.*

39. *l.* 369. ——.——.*d.* For 10. Bales of Pepper, ſhipped in the Good-hope, *Jaques Snell* Mr. weighing 3280. lb. Nett. at 27. *d. per* lb. upon 4 months time unto —— —— —— —— —— 369 — —

4. *Wares ſhipt away for my accompt, &c.*

40. *l.* 286. —.——.*d* For certain Goods ſhipped in *Giles Garbrant* by dito *Winck* according to my order, and ſent them to dito *Peter*, and coſt with all charges till aboard, as *per* Invoice appeareth, guild. 2860. Exchange at 33 *s.* 4 *d.* Flemiſh *per* pound ſterling, is —— —— —— 286 — —

their Caſh-book into their Waſte-book, or Journal, at the end of each 12. Lines Debitor and 12. Lines Creditor in their Leager Caſh.; which of each month ſhall be entred what monies have been received and

Example.

	l.	s.	d.
Example.			
Monies received of ſundry perſons this month as followeth.			
The 1*ſt* day *Evert Evertſon*, received in part *l.* 100. —— . ——			
6*th Govert Golſton*, received in part ——271. —— 18.——2.			
10*th* Received for advance on 700 Rix-dollers at 2 *d. per* peece. ——————5. —— 16.— 8.			
16*th Govert Golſton*, received in part —— 500. —— . ——			
24*th Govert Golſton*, in full of a barter — 500. —— . ——			
	1377	14	10
Monies paid this month as followeth.			
The 19*th* Houſe expences paid to my wife——*l.* 10.——.——			
20*th John Daſſorn* paid him in part for writing my Books *per* agreement—20.——. ——			
22*th Jack Pudding*, paid him in full ——-126. — 6. ——9.			
24*th Harman Harberts*, paid in full ——-49.—16.— 9.			
30*th* Charges of Merchandize, paid this month.——————————80.——. ——			
	286	3	6
51. Due to *Evert Evertſon* for *l.* 100. five months and an half before the time; Intereſt allowed him at 8. *per Centum.* ——————	3	13	4

The 5. day of April.

How to enter the charges done upon the Shipt-Goods.

52. Paid Cuſtom and other Charges upon the *Exceter* Wares ſhipped for *Amſterdam* in the *Faulcon* of *London*, as by the particulars in the Book of Charges for Merchandize fol. 1 appeareth, which followeth at the end of the ballance of this Book, the 29. *June* next, being —— 54 3 2

53. Paid

	l.	s.	d.
Example.			
l. 1377. 14. 10 *d.* Received of them this month as followeth.			
65. Received of him in part ——— *l.* 100. ——. ——			
42. Received of him in part ——— 271. —— 18. —2			
43. Received for Advance on 700 Rix-dollars at 2 *d. per* peece ——— 5. —16. —8.			
44. Received of him in part ——— 500. ——. ——			
45. Received of him in full of a Barter ——— 500. ——. ——			
	1377	14	10
l. 286. 3. 6. Paid to them this month as followeth.			
46. Paid to my Wife ——— 10. ——. ——			
47. Paid him in part for writing my Books according to agrement ——— 20. ——. ——			
48. Paid him in full ——— 126. —— 6. —9.			
49. Paid him in full ——— 49. —— 16. —9.			
50. Paid this month ——— 80. —— -. ——			
	286	3	6
51. *l.* 3 13. 4. For Intereſt allowed him on *l.* 100. received five months and a half before it was due, at 8 *per Centum*. ———	3	13	4
***The* 5. *day of* April.**			
How to enter the charges, &c.			
52. *l.* 54. 3. 2. Paid Cuſtome and other Charges upon the *Excetor* Wares ſhipped in the *Faulcon* of *London*, as by the particulars in the Book for the ſaid Charges fol. 1. appeareth, being ———	54	3	2

	l.	s.	d.
53. Paid Cuſtome and other Charges upon the Pepper ſhipped in the Good Hope for *Hamborough*, as *per* the particulars in the Book of Charges for Merchandize fol. 1. appeareth, which is at the end of the ballance of this Book, the 29 of *June* next, being	7	4	6

The 11. *Ditto.*

To pay a Debt-demander before his time, he allowing me Intereſt, and by his order tranſport the Foot of his Accompt unto another man.

54. Made good unto *Conrade Criſpian* 1000 *l.* five months before it is due; Intereſt of the ſame at 8 *per Centum* is	26	13	4
55. So that the ſaid *Conrade* ordereth me to tranſport the Foot of his accompt unto *Francis Frenſey*; the ſame order I perform, being	973	6	8

To cauſe ſent Goods to be Inſured; paying the ſame preſently.

56. Paid to *William Waller* for Inſurance of my *Exeter* Wares, ſhipt to *Amſterdam* the 26 paſſado; the which is with office duties as *per* Book of Charges for Merchandize fol. 3 appeareth; which is at the end of the ballance of this Book) the 29 of *June* next	12	17	—
57. Sold to *Bartell Bartelſon* for Ready-mony 100 peeces of Cloth-Raſhes at 7 *l. per* peece, is	700	—	—

The 12. *Ditto.*

To pay a Debt-Demander by Aſſignment.

58. I have delivered an Aſſignment unto *Francis Frenſey*, payable by *Bartell Bartelſon*, for the value of	700	—	—

59. Sold

	l.	s.	d.
53. *l.* 74 *s.* 6 *d.* Paid Cuſtome and other petties upon the Pepper ſhipped in the Good Hope, as *per* particulars in the Book for the ſaid Charges fol. 1 appeareth, being	7	4	6

The 11. *Ditto*
To pay a Debt-Demander before, &c.

54. 26. 13. 4 *d.* for *l.* 1000. made him good 5 months before it is due; the ſame at 8 *per Centum* is	26	13	4
55. 973. 6. 8 *d.* For the Foot of the ſaid *Criſpian*'s accompt by his order made good to the ſaid *Francis*, being	973	6	8

To cauſe ſent goods to be, &c.

56 *l.* 12. 17—*d.* Paid *William Waller* for Inſurance of my *Exeter* Wares, which with office duties is (as *per* the ſaid Book fol. 3 appeareth)	12	17	—
57. *l.* 700. —— Sold to him 100 peeces for Ready-mony at *l.* 7. *per* peece	700	—	—

The 12. *Ditto.*
To pay a Debt-Demander, &c.

58. *l.* 700. —— For my Aſſignation delivered to Ditto *Francis* upon the ſaid *Bartell*, for	700	—	—

	l.	s.	d.
59. Sold to *Jack Pudding* for Ready-mony 80 peeces of Durances at 50 *s. per* peece	200	—	—
60. Sold *Harman Harberts* for Ready-mony 20 peeces of Cloth-Raſhes at 7. *l per* peece	140	—	—
61. Paid and Lent to *Govert Golſton* out of my private eſtate, to be re-paid me upon Demand, the ſum of	500	—	—

The 23. *Ditto.*

To cauſe ſent Goods to be Inſured, but am to pay for the Aſſurance upon the advice of the ſafe Arrival there.

62. *Kendrick Kemp* hath Inſured my Pepper-ſhip to *Hamborough* the 31. day of *March* laſt; for which (upon advice of the ſafe Arrival there) he is to have after 3 *per Centum* the ſum of	11	1	5

The 28. *Ditto.*

Advice that one Factor hath ſent Goods unto another.

63. *Allert Allerton* at *Lisbon* hath (according to my order) ſent 1576 peeces of Figgs to *John Jacobſon Vinck* at *Amſterdam*, by Shipper *Tom Tubb* — to be ſold there for my accompt; which coſt him there with all charges, 681. U. Reaze; and are at 20. for 3 pence	425	12	6
64. More — he writeth me that he hath abated *Pedro del Migo* 960. Reaze, for defects in my Goods ſold to him; amounting unto	—	12	—

Received

Anno 1668. *The* 12. *day of* April *in* London.	l.	s.	d.
59. *l.* 200.—.—. Sold to him 80 peeces for Ready-mony at 50. *s. per* peece	200	—	—
60. *l.* 140.—.—. Sold to him 20 peeces for Ready-mony at 7. *l. per* peece is	140	—	—
61. *l.* 500.—.—. Lent him out of my private eſtate, to re-pay me upon demand	500	—	—

The 23. *Ditto.*

To cauſe ſent Goods to be Inſured, &c.

62. *l.* 11. 1. 5. *d.* For Inſurance of the Pepper ſhipt in the Good Hope, for which (upon Advice of the ſafe Arrial there) he is to have after 3 *per Centum* the ſum of	11	1	5

The 28. *Ditto.*

Advice that one Factor, &c.

63. *l.* 425. 12. 6 *d.* For 1576. peeces of Figgs ſhipt by Ditto *Allert* in Shipper *Tom Tubb* to Ditto *Vinck* by my order; which coſt him there with all Charges 681. U. Reaze; and are at 20. for 3 pence	425	12	6
64. *l.*—12.—*d.* For defects abated *Pedro del Migo* 960. Reaze upon my Goods ſold to him; amounting unto	—	12	—
	l. 640		

		l.	s.	d.
	Received of ſundry perſons this month, *viz.*			
The 16*th* day	*Jack Pudding*, received in part —— *l.* 100 —— .—			
18*th*	*Harman Harberts*, received in part —— *l.* 100 —— .—			
20*th*	*Govert Golſton*, received in part —— *l.* 200 —— .—			
24*th*	*Jack Pudding*, received in full —— *l.* 100 —— .—			
26*th*	*Harman Harberts*, received in full —— *l.* 40 —— .—			
30*th*	*Govert Golſton*, received in part —— *l.* 100 —— .—			
		640	—	—
	Paid this month as followeth.			
The 17*th* day	*Francis Frenſey*, paid in part —— *l.* 100 —— .—			
20*th*	Houſe Expences, paid —— *l.* 20 —— .—			
26*th*	*Francis Frenſey*, paid in full —— *l.* 173 —— 6 —— 8			
30*th*	charges of merchandize paid this month *l.* 200 —— .—			
		493	6	8

The 7. *day of* May.

Goods Inſured by me which another man had ſhipt for his own accompt.

75. I have Inſured 500 *l.* upon Canarie Wines, that *Govert Golſton* did ſhip the 27*th* of *April* laſt from *Amſterdam* to *Roan*, in the Delight of *Sardam*, *Michael Mop* Maſter; at 4 *per Centum*, is —— —— — 20 — —

Wares received to ſell for another mans accompt; or to ſell in Commiſſion.

76. Received by the *William* and *John* of *London*, *James Brant* Maſter, from *Nacor Ninus* of *Morlois*, 365 quarters of Barley, Lantregers meaſure; to ſell for the accompt of *John Jacobſon Vinck* of *Amſterdam*; the particular Charges paid, as *per* the book of Charges for merchandize fol. 2 appeareth, which is at the end of the Ballance of this book, the 29*th* *June* —— —— —— 133 15 —

77. More

	l.	s.	d.
l. 640——Received of them this month as followeth.			
65. Received of him in part ——— 100 ——.			
66. Received of him in part ——— 100 ——.			
67. Received of him in part ——— 200 ——.			
68. Received of him in full ——— 100 ——.			
69. Received of him in full ——— 40 ——.			
70. Received of him in part ——— 100 ——.			
	640	—	—
l. 493.—6—8 *d.* Paid to them this month as followeth.			
71. Paid to him in part ——— 100 ——.			
72. Paid this month ——— 20 ——.			
73. Paid him in full ——— 173—6—8			
74. Paid this month ——— 200 ——.			
	493	6	8

The 7. day of May.

Goods Insured by me, &c.

75. *l.* 20.——.——*d.* For 500 *l.* on the Delight of *Sardam*, *Michael Mop* Master, and is upon the Canarie Wines shipt by him the 27*th* of *April* last, from *Amsterdam* to *Roan*, at 4 *per Cent.* is —— 20 — —

Wares received to sell, &c.

76. *l.* 133. 15.—*d.* Received *per* the *William* and *John*, *James Brant* Master, 365. quarters, Lentregers Measure, from *Nacor Ninus* of *Morlois*, Custome and all other charges paid, as *per* the said book fol. 2 appeareth, being ——— 133 15 —

77. *l* 75

	l.	s.	d.
77. More —— received out of the two Sisters of *Hampton*, *John Hall* Master, from *Nacor Ninns* of *Morlois*, 25 Bales of Tregers Cloth, to sell for the accompt of the said *John Jacobson Vinck*, the charges paid, as by the Book of charges for Merchandize fol. 3. appeareth, which is at the end of the ballance of this Book, the 29 of *June* ——	75	4	—

The 22. *Ditto.*

Goods Insured by me, which another man hath shipt for his own accompt; for which I am to receive the Insurance-mony, upon notice of the safe Arrival.

78. I have Insured for *John Jacobson Vinck* of *Amsterdam*, 300 *l.* upon the *Angel* of *London*, *Thomas Smith* Master, from hence to *New-found-land* and *Marseilles*, and back to *France*, and so to *Amsterdam*; for 6 months certain, at 4 *per Centum* is ——	12	—	—

Goods bought for Company-accompt.

79. Bought of *David Darling* 39 Kersies in Company for *Evert Evertson* and my self $\frac{1}{2}$, whereof each is to pay his part Ready-mony; the whole at *l.* 8. 6. 8 *d. per* peece, is ——	300	—	—

The 25. *Ditto.*

Commmission Wares sold for Ready-mony.

80. Sold to *Kendrick Kemp*, for the accompt of *John Jacobson Vinck* at *Amsterdam*, 180. quarters of Barley Ready-mony at 20 *s.* each quarter is. ——	180	—	—

81. Sold

	l.	s.	d.
77. *l.* 75. 4. 8. *d.* Received by the Two Sisters of *Hampton*, *John Hall* Master, 25. Bales, from the said *Nacor Ninos* of *Morlois*, the particular Charges paid as by the said Book fol. 3. appeareth	75	4	8

The 22. *Ditto.*

Goods Insured by me, &c.

78. *l.* 12. —. —. *d.* For 300. *l.* upon the *Angel* of *London*, *Thomas Smith* Master, from hence to *New-found-Land*, and *Marseilles*, and back to *France*, and so to *Amsterdam*; for 6. months certain, at 4. *per Centum* is	12	—	—

Goods bought for Company-accompt.

79. *l.* 300. —. —. *d.* Bought of him 36 peeces, each man to pay his part Ready-mony; the whole at *l.* 8. 6. 8. *d. per* peece is	300	—	—

The 25. *Ditto.*

Commission Wares sold, &c.

80. *l.* 180. —. —. *d.* Sold to him 180 quarters Ready-mony, at 20 *s.* each quarter, is	180	—	—

	l.	s.	d.
81. Sold to *Harman Harberts*, for the accompt aforesaid, 13 Bales of Tregers Cloth, containing 104. peeces, at 5 *l. per* peece, on seven months discount, is —— *l.* 520 ——			
Deducted for seven months discount at 8. *per Cent.* —— 23 —— 3 —— 8	496	16	4

The 27. *Ditto.*

To pay a Debt-Demander for Companies use, by Assignment.

82. I have assigned *David Darling* to receive of *Evert Evertson* for ½ of 36. Kersies bought of him for Company use ——	150	—	—

Company Wares sold for Ready-mony.

83. Sold to *Jack Pudding*, for the accompt of *Evert Evertson* and my self, each ½ in Company, 36 Kersies, at 10. *l. per* peece Ready-mony, is ——	360	—	—
84. Sold to *Kendrick Kemp*, for the accompt of *John Jacobson* at *Amsterdam*, 176. quarters of Barley, at 20. *s. per* quarter, on two months discount, which is ——	176	—	—
85. More to Dito *Kemp*, for the same accompt, 12 Bales of Tregers Cloth, containing 97 peeces, on 11. months discount, being at 6. *l.* 10 *s. per* peece ——	630	10	—
86. So that the discount of Barley at 8 *per Centum*, for two months, is ——	2	6	4
87. And the discount of Cloth at 8 *per Cent.* for 11. months, is —	43	1	7

Received

	l.	s.	d.
81. *l.* 496—16—4. *d.* Sold to him 13 Bales containing 104. peeces, at 5 *l. per* peece, on seven months discount, is ——*l.* 520.——.—— Deducted for seven months discount at 8. *per Cent. l.* -23. —— 3 — 8	496	16	4

The 27. *Ditto.*

To pay a Debt-Demander for, &c.

82. *l.* 150——.——.*d.* For mine Assignation delivered to Dito *David* upon Dito *Evert*, for the $\frac{1}{2}$ of 36. Kersies bought of him for Company use, being ——	150	—	—

Company Wares sold for, &c.

83. *l.* 360.——.——.*d.* Sold to him 36. peeces Ready-mony, at 10. *l. per* peece, is ——	360	—	—
84. *l.* 176——.——.*d.* Sold him 176 quarters on two months discount, at 20 *s. per* quarter, which is ——	176	—	—
85. *l.* 630——10——.*d.* Sold to him 12 Bales upon 11 months discount, containing 97 peeces, being at 6 *l.* 10 *s. per* peece ——	630	10	—
86. *l.* 2——6——4. *d.* For the discount of 176 *l.* for two months, at 8. *per Cent.* is ——	2	6	4
87. *l.* 43——1——7 *d.* For the discount of 630 $\frac{1}{2}$ *l.* for 11 months, at 8 *per Cent.* is ——	43	1	7

	l.	s.	d.
Received of ſundry perſons this month, *viz.*			
The 26*th Kendrick Kempe*, received in full —— *l.* 180 —.—.			
28*th Harman Harberts*, received in full —— 496—16—4			
30*th Jack Pudding*, received in full —— 360 —.—.			
	1036	16	4
Paid this month as followeth.			
21*th Gov. Golſton*, paid him in full, Principal and Intereſt, *l.*306—.—			
27*th Da. Darling*, paid him in full for my ½ of 36 Kerſies-150—.—			
28*th Kend. Kempe*, paid him in full for Inſurance —— 11--1--5			
30*th* Houſe expences paid my wife —— —— —— 20—.—			
31*th* Charges of Merchandiſe paid this month —— —— 20—.—			
	507	1	5

The 3. *of* June.

Accompts received of the Sales of my ſent Goods.

96. Received an accompt from *John Van Eſſen* of *Hambrough* of the nett proceed of my 10 Bales of Pepper, amounting to 3600. Mark, at 16 *s.* Lubecks each Mark; which being reduced at 152 *s.* Lubecks for 20 *s.* ſterling, is —— 378 | 18 | 11

97. Received an accompt from *Peter Braſſeur* at *Dantzick* of the nett proceed of all thoſe goods ſent to him the 31. of *March* laſt, for 2960. Florins Poliſh—which being reduced at 233 groos, for 11 *l.* ſterling, is —— 381 | 2 | 4

Advice that part of my ſent Goods which were for me Inſured, are caſt away at Sea; the ſaid loſs the Inſurer is to make me good.

98. *John Jacobſon Vinck* writeth to me from *Amſterdam*, that *William Tatum*, ſailing upon a Sand, was enforced ſomewhat to disburthen his Ship; caſting (amongſt other Goods) 10. peeces of my Sempeternums over-board, Inſured me the 11. of *April* laſt by *William Waller*, and agreed with him to make me Good —— 41 | — | —

Writings

	I.	S.	D.
l. 1036—16—4 *d.* Received of them this month as followeth.			
88. Received of him in full — 180 —. —.			
89. Received of him in full — 496—16—4			
90. Received of him in full — 360 —. —.			
	1036	16	4
l. 507—1—5 *d.* Paid to them this month as followeth.			
91. Paid to him in full, Principal and Intereſt — 306 —. —.			
92. Paid to him in full for ½ of 36 Kerſies — 150 —. —.			
93. Paid to him in full for Inſurance — 11 — 1—5			
94. Paid this month — 20 —. — .			
95. Paid this mouth — 20 —. —			
	507	1	5

The 3. *of* June.

Accompts received of the Sales, &c.

96. *l.* 378—18—11 *d.* For the nett proceed of my 10. Bales of Pepper, as *per* accompt received from him, amounting to 3600 Mark Lubecks, at 16 *s.* Lubecks each Mark, accounting 152 *s.* Lubecks for 20 *s.* ſterling, is — 378 | 18 | 11

97. *l.* 381—2—4 *d.* For the nett proceed of all the goods ſent him the 31. of *March* laſt, as *per* accompt received from him, amounting to 2960. Florins, which being reduced at 233. groos, for each 20 *s.* ſterling, is — 381 | 2 | 4

Advice that part of my ſent Goods, &c.

98. *l.* 41 —. —. *d.* Agreed with him to make me good for the loſs of 10. Sempeternums which *William Tatum*, ſailing upon a Sand, was enforced (amongſt other goods) to caſt over-board, and were Inſured me the 11. of *April* and is — 41 | — | —

Writings

	l.	s.	d.

Writings received, that part of the Goods ſhipt and ſent upon my adventure, are caſt away at Sea.

99. More, the aforeſaid *John Jacobſon* advertiſeth me, that 3. great peeces of my Tin are likewiſe caſt overboard, poiz. 9. Cm. which at 5 *l.* 12 *s.* produceth —— 48 — —

The 9. *Ditto.*
How to book Charges, Proviſion, and the Concluſion for Company accompt.

Cloſe the accompt of Kerſies in Company between *Evert Evertſon* and my ſelf, each ½, as followeth.

100. Paid ſeveral charges, as *per* the book for Charges of Merchandize fol. 2. which is at the end of the Ballance of this book, the 29*th June* next, being —— 2 — 6 — 8
101. For my proviſion of *l.* 360. at 2. *per Cent.* —— 7 — 4 ——
102. For *Evert Evertſons* ½ advance on this accompt- 2 5 — 4 — 8
103. For my ½ advance on this accompt —— 25 — 4 — 8
60 — —

The 12. *Ditto.*
How to book the Under-meaſure in Factorage accompts.

104. I find that *John Jacobſuns* Barley produceth 9 quarters leſs then the Tregers meaſure, which at 20 *s.* the quarter (here entred for decencies ſake) amounteth to —— 9 — —

How

	l.	s.	d.

Writings received, that part of, &c.

99. *l.* 48.——.——.*d.* For 9. Cm. of Tin caſt over-board, as before (as *per* advice) which at 5 *l.* 12 *s. per Cent.* is —— 48 — —

The 9. Ditto.

How to book Charges, Proviſion, &c.

l. 60.——.——.*d.* And is for the cloſing of the ſaid accompt, as followeth.

100. Paid ſeveral charges, as *per* the ſaid book fol. 2. appeareth —— 2 — 6 — 8

101. For my proviſion of *l.* 360. at 2 *per Cent.* — 7 — 4 —
102. For his ½ advance on this accompt —— 25 — 4 — 8
103. For his ½ advance of the ſame —— 25 — 4 — 8

60 — —

The 13. Ditto.

How to book the Under-meaſure, &c.

104. *l.* 9. ——.——. For Under-meaſure 9. quarters, being leſs then the Tregers meaſure, which at 20 *s.* the quarter (here entred for decencies ſake) amounteth to —— 9 — —

How

How to close Commission-accompts of Commodities.

105. The after-Charges paid upon the Barley received by the *William* and *John*, for the accompt of *John Jacobson Vinck* of *Amsterdam*, as by the particulars in the Book of Charges for Merchandize fol. 3. appeareth, which is at the end of the ballance of this Book, the 29. of *June* next, being —— *l.* 4 —— . —— 4

106. For my provision of *l.* 356. for Sales at 2 *per Centum* —— *l.* 7 —— 2 —— 5

107. And the Nett proceed carried to his accompt-currant —— *l.* 217 —— 15 —— 11

228 | 18 | 8

108. The after-Charges paid upon the Tregers Cloth for the accompt of *John Jacobson Vinck* of *Amsterdam*, received by the Two Sisters of *Hampton*, as by the particulars in the Book for Charges of Merchandize fol. 4. appeareth, which is at the end of the ballance of this Book, the 29. of *June* next, being —— *l.* —— 8 —— 8 —— 10

109. For my provision for Sales at 2. *per Centum* —— *l.* 23 —— . —— 2

110. And the Nett proceed carried to his accompt-currant —— *l.* 977 —— 11 —— 1

1009 | — | 1

The 13. *Ditto.*

See the 96, *and* 97. *Entrances before.*

111. Writings received from *John Jacobson Vinck* at *Amsterdam*, that he hath sold for my accompt to *William de Wilde* these ensuing Commodities for Ready-mony, being of sorts and prices, *viz.*

40. Sempeternums --- at 11. *l.* 10. *s.* Flem. are guil. 2760.
40. Perpetuanes --- at 11. *l.* 6. *s.* Flem. are guil. 2712.
70. C. weight of Tin at 12. *l. per Centum.* — guil. 5040.

All 10512. guil. exchange at 33 *s.* 4 *d.* are sterling mony —— 1051 | 4 | —

How

	l.	s.	d.
How to close, &c.			
l. 228——18——8. *d.* as followeth.			
105. For after-Charges paid upon the Barley received *per* the *William* and *John*, as *per* the particulars in the Book for the said Charges fol. 3. appeareth, being, ——————— *l.* 4——0——4			
106. For my provision of Sales for *l.* 356. at 2 *per Centum* ——————— *l.* 7——2——5			
107. For the Nett proceed carried thither, being-*l.* 217——15——11			
	228	18	8
l. 1009.——.——1. *d.* as followeth.			
108. For after-Charges paid on 25 Bales received *per* the Two Sisters of *Hampton*, as *per* the particulars in the Book for the said Charges fol 4. appeareth, being ——————— *l.*——8——8——10			
109. For my provision of sales at 2. *per Cent.* ——23——0——2			
110. For the Nett proceed thither, carried being-977——11——1			
	1009	—	1
The 19. *Ditto.* *See the* 96, *and* 97, *&c.*			
111. *l.* 1051 ——4——.*d.* For the Nett proceed of 40 Semp. 40 Perper. 70. C. Tin, sold to *William de Wilde* (Ready-mony) as followeth.			
40. Sempeternums---at 11. *l.* 10. *s.* Flem. are guil. 2760.			
40. Perpetuanes ---at 11. *l.* 6. *s.* Flem. are guil. 2712.			
70. C. weight of Tin at 12. *l. per Centum.*—guil. 5040.			
All 10512. guil. exchange at 33 *s.* 4 *d.* are sterling mony ———	1051	4	—

	l.	s.	d.

How to book the Exchanges, that one of my Factors draweth upon another, by my order.

112. *John Jacobſon Vinck* at *Amſterdam*, by my appointment hath drawn 3600 Mark Lubecks upon *John van Eſſen* at *Hambrough*; his Bills delivered there to *Roger Rump*, payable at 18 dayes ſight to the ſaid *Roger*, or Aſſignes: Exchange at 1½ Mark for 31 Stivers, are 3720, Guilders; Exchange to *London*, at 33 *s.* 4 *d.* are in this mony — 372 — —

An Exchange remitted to me by my factor, which Bill is here accepted; the ſame I book preſently.

113. *Peter Braſſeur* at *Dantzick*, hath remitted to me 2960 Florins Poliſh, payable here at 10. dayes after ſight of the Bill, by *Govert Golſton*; the value delivered the 29*th* of *May* to *Hans Holſter* — Exchange at 237 gros, for each pound ſterling, is — 374 13 8

Returns received from my Factor.

114. Received from *John Jacobſon Vinck* of *Amſterdam*, and for my accompt, 150 Rings of Lattin wire *per* the *Samuel* of *London*, *James Edwards* Maſter, and coſt there with all charges untill aboard guilders 2433. 10. ſtiv. exch. at 33 *s.* 4 *d. per* pound ſterling — 243 7 —

115. Paid Cuſtome, Fraight and other Charges at the receipt of 150. Rings *per* the *Samuel*, as *per* the Book of Charges for Merchandize fol. 4. appeareth, which is at the end of the Ballance of this Book, the 29*th* of *June* next — 19 6 —

	l.	s.	d.
How to book the Exchanges, &c.			
112. *l.* 372——.——.*d.* Ordered the ſaid *Vinck* to draw upon the ſaid *van Eſſen* 3600 Mark Lubecks, his Bills delivered there to *Roger Rump*, payable at 18 dayes ſight to the ſaid *Roger*, or Aſſignes: Exchange at 1½ Mark for 31 Stivers, are 3720 Guilders; Exchange to *London*, at 33 *s.* 4 *d.* are in this mony.	372	—	—
An Exchange remitted unto me, &c.			
113. *l.* 374——13——8 *d.* Remitted me a Bill payable at 10 daies after ſight by Dito *Govert* of 2960 Florins, the value delivered the 29*th May* to *Hans Holſter*; exchange at 237. gros, for each pound ſterling, is	374	13	8
Returns received, &c.			
114. *l.* 243——7——.*d.* Received *per* the *Samuel* of *London*, *James Edwards* Maſter, 150. Rings of Lattin wire; and coſt there with all charges delivered aboard guild. 2433. 10 ſtiv. exch. at 33 *s.* 4 *d. per* pound ſterling, is	243	7	—
115. *l.* 19——6——. *d.* Paid Cuſtom, Fraight, and other Charges, on 150. Rings received *per* the *Samuel* of *London*, as *per* the ſaid Book fol. 4. appeareth, being	19	6	—

	l.	s.	d.
Returnes ſend to him whom I ſerve in Commiſſion, which are Inſured.			
116. Bought of *William Waller*, Contant 480. pigs of great Lead weighing 64 fodder, at 13 *l. per* fodder: the ſame I have ſhipt aboard the *William*, *James Hunt* Mr. and conſigned to *John Jacobſon Vinck* at *Amſterdam*, and for his accompt, amounting to ——— *l.* 832 —.—			
117. Paid Cuſtom, and other Charges, as *per* the book of Charges for Merchandize fol. 4. appeareth, being at the end of the ballance of this Book, the 29*th* of *June* next, ——— 82 — 3 —			
118. For my proviſion of *l.* 914. 3. *s.* at 2 *per Cent.* — 18 — 5 — 7			
Aſſured by ſundry men by his order *l.* 800. at 2. *per* Cm.			
119. By *Govert Golſton l.* 500 ——— *l.* 10 —			
120. By *Kendrick Kemp* 200 ——— 4 —			
By *William Walter* 100 ——— 2 —			
For Office duties, at 2 ½ *s. per* Cm. - *l.* 1 —			
For my proviſion, at ½ *per Cent.* — 4 —			
l. 5 —			
l. 21 —.—			
	953	8	7
The 24. Ditto.			
121. I now tranſport unto *Evert Evertſon's* particular accompt, the Principal that he brought into the Company, being with Gains ———	175	4	8
122. Sold unto *David Darling* one Barrel of Cocheneal, N°. 540. lb. 212. tarr. 18. lb. Nett. 194. lb. at 54 *s. per* lb. Ready-mony. —	523	16	—
123. I have delivered to *Evert Evertſon* my Aſſignation, payable by *Govert Golſton*, the ſum of ———	175	4	8
124. More, delivered to *William Waller* my Aſſignation, payable by *Kendrick Kempe*, the ſum being ———	536	3	8
125. Bought of *Govert Golſton* for Ready-mony 80. peeces of Durances, at 45 *s. per* peece ———	180	—	—

126. Bought

	l.	s.	d.
Returns, &c.			
l. 953—8—7. For the Coſt, Charges and Inſurance, on 480 pigs of Lead ſhipped in the *William, James Hunt* Maſter, *viz.*			
116. For 480. pigs of great Lead bought of him Contant, weighing 64 fodder, at 13 *l. per* fodder, amounting to ——*l.*832—.—			
117. Paid Cuſtom, and other charges, as *per* the book for ſaid Charges on fol. 4 appeareth, being ——— 82—3—			
118. For my proviſion of *l.*914. 3 *s.* at 2 *per Cent.* is—18—5—7			
For Inſurance of *l.*800. at 2. *per Cent.* viz.			
119. For *l.* 500———*l.* 10—			
120. For—200———4—			
For—100———2—			
For Office duties, at 2 ½ *s. per* Cm. - *l.* 1—			
For my proviſion, at ½ *per Cent.* ——4—			
*l.*5—			
*l.*21—.—			
	953	8	7
The 24. Ditto.			
121. *l.* 175. 4. 8 *d.* for his Principal and Gains, both made good upon his particular accompt, being ———	175	4	8
122. *l.*523. 16.-*d.* Sold him for Ready-mony, one barrel, N°.540 Nett. 112 ℔. groſs, tarr. 18 ℔. Nett. 194 ℔. at 54 *s.* each ℔. produceth	523	16	—
123. 175——4——1. *d.* For my Aſſignation delivered to the ſaid *Evertſon* upon the ſaid *Golſton*, being ———	175	4	8
124. *l.* 536——3——8. *d.* For my Aſſignation delivered to the ſaid *Waller*, payable by the ſaid *Kempe* ———	536	3	8
125. *l.* 180——.——.*d.* Bought of him 80 peeces for Ready-mony at 45 *s. per* peece ———	180	—	—
126. *l.*780.			

	l.	s.	d.
126. Bought of *Govert Golſtone* for Ready-mony 120 peeces of Cloth Raſhes, at *l.* 6. 10 *s. per* peece	780	—	—
127. Drawn upon *John Jacobſon Vinck* of *Amſterdam*, and for my accompt, guild. 5266—10—at 36 *s.* flem. *per l.* ſterl. at double uſance the value to be received of *Govert Golſtone*, payable there to *James de la Barre*, or order	487	12	10
128. Remitted by me to *John Jacobſon Vinck* of *Amſterdam*, and for his accompt at 36 *s.* flem. *per l.* ſterl. double uſance in bills of *Kendrick Kempe*, payable there by *Philip van Dalle*, to be paid here to Dito *Kempe* two daies hence, being	220	18	5
Received of ſeveral perſons this month, *viz.*			
The 12*th* day *William Waller*, received for a loſs, *l.* 41 —			
23*th David Darling*, received in full for Cocheneal — 523—16 —			
	564	16	—
Paid this month, as followeth.			
The 14*th* day, *John Dafforn*, paid in full for his quarterage for keeping my books — 5 —			
24*th Govert Golſton*, paid in full — 62—18—2			
— *William Waller*, paid in full — 297—16—4			
— Paid Inſurance office duties and ſervants wages — 5 —			
31*th* Houſe expences, paid my wife — 20 —			
— Given with a Kinſwoman in marriage — 257—7—4			
— Charges of Merchandize paid this month — 99—9—2			
	747	11	—

Now

	l.	s.	d.
126. *l.* 780—.—.*d.* Bought of him 120 peeces for Ready-mony, at *l.* 6. 10 *s. per* peece	780	—	—
127. *l.* 487 — 12 — 10.*d.* I am to receive of Dito *Golſton per* Bill drawn on dito *Vinck* guild. 5266. 10. ſtiv. at 36 *s.* flem. *per l.* ſterl. double uſance, payable there to *James de la Barre*, or order —	487	12	10
128. *l.* 220 — 18 — 5 *d.* I am to pay Dito *Kempe*, *per* Bill remitted to Dito *Vinck* at 36 *s.* flem. *per l.* ſterling, double uſance payable there by *Philip van Dalle*	220	18	5
l. 564—16—.*d.* Received of them this month as followeth,			
129. Received of him in full for a Loſs — 41 — —			
130. Received of him in full for Cocheneal — 523 — 16 —			
	564	16	—
l. 747 — 11 — .*d.* Paid to them this month, as followeth.			
131. Paid him in full for his quarterage, for writing my books — 5 — —			
131. Paid him in full — 62 — 18 — 2			
133. Paid him in full — 297 — 16 — 4			
Paid Inſurance office duties and ſervants wages — 5 — —			
134. Paid my wife this month — 20 — —			
135. Paid and given with a Kinſwoman in marriage — 257 — 7 — 4			
136. Paid this month — 99 — 9 — 2			
	747	11	—

Now

	l.	s.	d.

Now followeth the order how to Ballance the Leager.

Of Debitors.

137. *Bartell Bartelſon*, owing by him, as *per* his bond due the 27*th* of *Auguſt* next — 728 — —

138. *Evert Evertſon*, owing by him for goods ſold, due the 17*th* of *Auguſt* next — 26 11 8

139. *John Jacobſon Vinck* at *Amſterdam* my Accompt-currant owing by him for goods formerly ſold by him, guil. 3672. exch. at 33 *s.* 4 *d.* — 967 4 —

Of Wares unſold at home and abroad.

140. Cloth-Raſhes, for 145 peeces unſold, at *l* 6. 10. *s. per* peece, is — 942 10 —

141. *Exceter Wares*, for 115 peeces unſold, the particulars are as followeth.

70. Sempeternums—at 85. *s. per* peece, is — *l.* 297 — 10 —
30. Perpetuanes — at 78. *s. per* peece, is — 117 — . —
15. Sayes — at 76. *s. per* peece, is — 57 — . —

— 471 10 —

142. Durances, for 80 peeces unſold, at 45. *s. per* peece — 180 — —

143. Dozens and Kerſies, for 180. peeces unſold, as followeth.

60. Kerſies N°. A.
60. Dito—N°. B.
60. Leeds Dozens.

120. Kerſies and 60 Dozens, amounting all unto — 530 16 9

144. Latine Wire reſt unſold, 150. Rings, coſt with all charges — 262 13 —

145. Unſold in the hands of *John Jacobſon Vinck* at *Amſterdam*, for my accompt, as followeth.

20. Sempeternums — at 80. *s. per* peece, is — *l.* 80 — . —
20. Perpetuanes — at 78. *s. per* peece, is — 78 — . —
11. Cm. of Tin — at 112. *s. per Cent.* — 61 — 12 —
1576. Peeces of Figs, which coſt together — 425 — 12 — 6

— 645 4 6

146. Houſe, *White-horſe* in *Lumbard-ſtreet*, coſt with charges — 2340 — —

147. Ship *Speedwell* of *London*, for my $\frac{2}{32}$ parts thereof, coſt — 450 — —

Mony Reſting in Caſh.

148. Remaining in Caſh this day the ſum of — 1249 5 2

Of

Now followeth the Order, &c.

Of Debitors.

l. 8193——15—1. *d.* For Debts due to me, Wares unſold at home and abroad, alſo mony in Caſh, as followeth.

	l.	*s.*	*d.*
137. For his Bond due the 27*th Auguſt* next, being - 728	——	.	——
138. Owing by him for Goods ſold, due the 17*th Auguſt* next	26	11	8
139. Owing by him for goods formerly ſold for me, being guil. 3672——. exchange at 33 *s.* 4 *d.* is	367	—	4

Of Wares unſold at home and abroad.

140. Reſt unſold 145 peeces, at *l.* 6. 10 *s. per* peece, is	942	—	10
141. Unſold 115 peeces, the particulars are, *viz.*			
70. Sempeternums at 85 *s. per* peece - *l.* 297	—	10	—
30. Perpetuanes — at 78 *s. per* peece	117	—	. —
15. Sayes —— at 76 *s. per* peece	57	—	. —
	471	—	10
142. Reſt unſold 80 peeces at 45 *s. per* peece, is	180	——	. ——
143. Reſt unſold 180 peeces, as followeth.			
60. Kerſies N°. A.			
60. Dito — N°. A.			
60. Dozens. —. —			
120. Kerſies and 60. Dozens, amounting to	530	— 16	— 9
144. Reſting unſold 150. Rings, coſt with all charges	262	— 13	——
145. Reſting unſold in his hands, as followeth,			
20. Sempet. at 80 *s. per* peece, is *l.* 80	——	. ——	
20. Perpet. - at 78 *s. per* peece, is	— 78	—— . ——	
11. Cm. of Tin at 112 *s. per Cent.* -	61	— 12	——
1576. Peeces of Figs, which coſt together	425	— 12	— 6
	645	—— 4	— 6
146. Coſt with charges	2340	——	. ——
147. For my $\frac{2}{32}$ parts thereof, amounting to	450	——	. ——

Mony reſting in Caſh.

148. Remaining therein this day the ſum of	1749	—— 5	— 2
	8193	15	11

	l.	s.	d.
Of Debt-Demanders.			
149. *David Darling*, owing to him for Pepper, due the 26*th* of *July* next	369	—	—
150. *John Dafforn*, he is to have for 3. quarters of a years Salary to come, for writing my Books, his quarter will be due the 14*th* of *September* next, being 25 *l.* the whole is	75	—	—
Loſt by ſeveral accompts.			
151. Voyage to *Hamborough* conſigned to *John van Eſſen*	8	7	—
152. *John Jacobſon* of *Amſterdam* my Accompt-currant	39	—	2
153. *John van Eſſen* of *Hamborough* my accompt-currant	6	18	11
154. *Peter Braſſeur* of *Dantzick* my accompt-currant	6	8	8
House Expences	70	—	—
Gained by ſeveral accompts.			
155. Cloth-Raſhes	618	3	2
156. Houſe the *White-Horſe* in *Lumbard-ſtreet*	60	—	—
157. Ship the *Speedwell* of *London*	45	7	6
158. Cocheneal	356	10	—
159. *Exceter* Wares	81	5	—
160. Intereſt	49	3	4
161. Durances	20	—	—
162. Voyage to *Amſterdam* conſigned to *John Jacobſon Vinck*	274	15	10
163. Voyage to *Dantzick* conſigned to *Peter Braſſeur*	95	2	4
164. Inſurance	32	—	—
Finally, *cloſing the accompt of* ***Profit and Loſs***, *as likewiſe of* ***Stock.***			
165. The Difference in Profit and Loſs for the ſix months gains is found to be	1439	13	11
166. And in Stock (being my clear Eſtate) all debts owing by me deducted, the difference is found to be	7749	15	1

End of the Waſte-book.

N°. A.

	l.	s.	d.
Of Debt-Demanders.			
l. 444.—.—.*d.* due to them, as followeth.			
149. Owing to him for Pepper, and will be due the 26*th* of *July* next ——— 399—.—			
150. He is to have for 3 quarters of a years Salary yet to come, for writing my books, his quarter will be due the 14*th September* next, being 25 *l.* the whole is ——— 75—.—			
	444	—	—
Loſt by ſeveral accompts.			
l. 130—14—9.*d.* Loſt by them as followeth.			
151. By the Sale of Pepper ſent him ——— *l.* 8—7—			
152. By Exchange ——— 39—.—2			
153. By Exchange ——— 6—18-11			
154. By Exchange ——— 6—8—8			
Paid my Wife ——— 70—.—			
	130	14	9
Gained by ſeveral accompts.			
l. 1632—7—2.*d.* Gained by them as followeth.			
155. By the ſale of 425 peeces ——— 618—3—2			
156. By Rent ——— 60—.—			
157. By Fraight ——— 45—7—6			
158. By the ſale of 748 lb. ——— 356--10—			
159. By the ſale of 225 peeces ——— 81—5—			
160. By the ſame ——— 49—3—4			
161. By the ſale of 80. peeces ——— 20—.—			
162. By Goods formerly ſent him ——— 274—15-10			
163. By Goods formerly ſent him ——— 95—2—4			
164. By the ſame ——— 32—.—			
	1632	7	4
Finally, cloſing the accompt, &c.			
165. *l.* 1439—13—11. Gained for ſix months trading, all expences and loſſes deducted, the ſum of ———	1439	13	11
166. *l.* 7749—15—1.*d.* For my clear Eſtate, all debts owing by me deducted, the difference is found to be ———	7749	15	1

End of the Waſte-book.

N°.———A.

Debitors.	*Trial-Ballance.*				Creditors.		
Cash	5861	10	5		4612	5	3
Stock	674	19	1		6985	—	3
Cloth-Rashes — 570 peeces	3776	11	10	415. peeces.	3452	5	—
House *White-Horse* in *Lumbard-street*	2340	—	—		60	—	—
Ship *Speedwell* of *London*	450	—	—		45	7	6
Bartel Bartelson	1628	—	—		900	—	—
David Darling	1163	16	—		1532	16	—
Cocheneal — 748 lb.	1570	16	—	748. lb.	1927	6	—
Exceter-Wares — 340 peeces-	1367	—	—	225. peeces-	976	15	—
Interest	13	—	—		62	3	4
Evert Evertson	637	19	8		611	8	—
Durances — 160. peeces-	360	—	—	80. peeces	200	—	—
John Dafforne	25	—	—		100	—	—
Insurances		—	—		32	—	—
Profit and Loss	153	12	—		91	13	6
Dozens and Kersies — 180. peeces-	591	—	—		60	3	3
Voyage to *Amsterdam* consigned to *John Jacobson Vinck*	1510	12	8		1140	4	—
Voyage to *Hamborough* consigned to *John van Essen*	387	5	11		378	18	11
Voyage to *Dantzick* consigned to *Peter Brassenr*	286	—	—		81	2	4
John Jacobson Vinck my accompt, Guilders — 14232	1423	4	—	Guild. — 10560. -	1016	19	10
House-Expences	70	—	—			—	—
John van Essen my accompt, Marcks — 3600	378	18	11	Mark — 3600. -	372	—	—
Peter Brassenr my accompt, Florins — 2960	381	2	4	Florins — 2960. -	374	13	8
Lattin Wire — 150 Rings	262	13	—			—	—
	l. 25313	3	10		*l.* 25313	1	10

The

Here followeth

The Form how to Draw out Accompts of Sales, the Accompt-Currant and Invoices for him we ferve in Commiſſion.

			quar.	bnsh.	l.	s.	d.
		John Jacobſon Vinck *at* Amſterdam *his accompt of Barly Debitor.*					
May.	7	Received for him *per* the *William* and *John, James Brant* Mr. to Sell	365	—			
		The ſeveral charges paid are as followeth.					
		For Bill-Bill mony and Dungeon mony-*l.* 0 : 3 : —					
		For Cuſtom of 365 quarters and 6 *d.* *per* quarter — 9 : 2 : 6					
		For Waiters fees — 0 : 6 : 9					
		For Fraight as *per* Charter-party — 96 : 9 : 2					
		For Demurrage for 18 daies — 9 : - : 7					
		For Primage, Pilotage and other Charges-7 : 5 : 3					
		For Porterage up to the Garners at 6 *d.* the quarter — 9 : 2 : 6					
		For Filling — 1 : 5 : -					
		For Meting and Laſtage — 1 : 0 : 3					
					133	15	—
		Allowed *Kendrick Kemp* for diſcompt of 175 *l.* for 2 months			2	6	4
June.	13	For my Lord Mayors Bill — 0 : 6 : 8					
		For Turning — - : 3 : 2					
		For Meting down — - : 17 -					
		For Garner-roome for 2 weeks at 4 *s.* 6 *d.* *per* week — - : 9 : -					
		For Brokerage of 356 *l.* at 1 ½ *d.* *per l.* — 2 : 4 : 6					
					4	—	4
		For my proviſion of Sales for 356 *l.* at 2 *per Centum*			7	2	5
		The Nett proced here of is carried to your accompt-currant			217	15	11
		Quarters.	365	—	365	—	—

John

			quar.	bush.	l.	s.	d.
		Contra Creditor.					
May.	25	Sold to *Kendrick Kempe* for Ready-mony at 20*s.* the quarter	180	—	180	—	—
	27	Sold to Ditto *Kempe* on 2 months diſcount at 20 *s.* the quarter	176	—	176	—	—
		The Under-meaſure is here entred at 20 *s. per* quarter (for decencies ſake) and his accompt currant is made Debitor for	9	—	9	—	—
		Quarters—	365	—	365	—	—

Nota bene, It is not uſual to put a value upon under wait or meaſure, but in a blank: If you put a value as is here Inſtanced, then you muſt make the accompt-currant debitor: as you may ſee by this *l.* 9. For it is neither received nor paid.

Errours Eccepted.

Per *John Dafforne.*

Contra.

			Bale	l.	s.	d.
1668.		**John Jacobſon Vinck *at* Amſterdam *his accompt of* Linnen, Debitor.**				
May.	7	Received *per* the two Siſters, *John Hall* Mr. from *Marlois* to Sell	25			
		The ſeveral charges paid are as followeth.				
		For Bill-Bill-mony and Dungeon light — *l.* 0 : 3 : -				
		For Cuſtom and Import — 60 : - : -				
		For Wharfage and Carmen — 1 : 3 : 8				
		For Waiters fees — 0 : 7 : 2				
		For Fraight and primage at 10 *s.* 10 *d. per* Baile — 13:10:10				
				75	4	8
	25	Allowed *Harman Harberts* for the diſcount of *l.* 520 for 7 months at 8 *per Centum*		23	3	8
	27	Allowed *Kendrick Kempe* for diſcount of *l.* 630 10 *s.* for 11 months at 8 *per Centum*		43	1	7
June.	13	For Ware-houſe-room at 1 *s. per* Baile		1	5	—
		For Brokerage of *l.* 1150 : 10 *s.* at 1 ½ *d. per* pound		7	3	10
		For my proviſion of Sales for *l.* 1150. 10 *s.* at 2 *per Cent.*		23	—	2
		The Nett proceed hereof is carried to your accompt-Currant		977	10	1
			Bales. 25	1150	12	—
1668.		**John Jacobſon Vinck *at* Amſterdam *his accompt-Currant Debitor.***				
May.	22	Aſſured *l.* 300. by his order on the *Angel* of *London Thomas Smith* Mr. from hence to *Newfound-land* and *Mercellis*, and ſo to *Amſterdam*, at 4 *per Cent.*		12	—	—
June.	13	For under meaſure made good on the accompt of Barley, and now taken back		9	—	—
	19	For the coſt of 480 pigs of Lead Shiped aboard the *William James Hunt* Mr. amounting to with Charges, Inſurance and my proviſion as per Invoive ſent you		953	8	7
	24	Remitted you a Bill of Exchange on *Phillip van Dalle* at 36 *s.* flem. double uſance value here delivered to *Kendrick Kempe*		220	18	5
			l.	1195	7	—

Errours Excepted.
Per *John Dafforne.*

			Bales	l.	S.	D.
1668		*Contra Creditor.*				
May	25	Sold to *Harman Harberts* upon 7 months discount 104 peeces at 5 *s. per* peece, being	13	520	—	—
	27	Sold to *Kendrick Kempe* upon 11 months discount 97 peeces at *l.* 6. 10 *s. per* peece, being	12	630	10	—
		Bales.	25	1150	10	—
		Errours Eccepted				
		John Dafforne.				
1668.		*Contra Creditor.*				
June.	13	For the Nett proceed of 365 quarters of Barley received *per* the *William* and *John* as *per* accompt		217	15	11
		For the Net proceed of 25 Bales Linnin, received *per* the two Sisters as *per* accompt		977	11	1
			l.	1195	7	—

London *the* 19. June 1668.

Invoices of Lead Shipped aboard the William *Captain* James Hunt *Commander, and Consigned to* John Jacobson Vinck *Merchant in* Amsterdam, *and for his proper accompt, being Marked as in the Margent.*

	l.	s.	d.
480. Pigs great Lead weighing 64 Fodder at 13 *l.* *per* Fodder	832	—	—
Charges paid as followeth.			
For Bills — *l.* 0 : 1 : —			
For Custom of 64 fodder at 25 *s.* *per* fodder — 80 : — : —			
For weighing and porters — 1 : 3 : 6			
For Craneage and wharfage — 0 : 18 : 6			
	82	3	—
For my provision of *l.* 914. 3 *s.* at 2 *per Cent*, is	18	5	7
	932	8	7
Assured *per* his order *l.* 800 at 2 *per Cent* — *l.* 16 : — : —			
For office duties at 2 s 6 *d.* *per Cent.* — 1 : — : —			
For my provision for making the Insurance ½ *per Cent.* — 4 : — : —			
	21	—	—
	953	8	7

Errours Excepted.

John Dafforne.

Here

Here Followeth.

THE METHOD OF A BOOK

for Charges of Merchandize.

Folio.

1.

		l.	s.	d.
The particular Charges paid upon 70 peeces of Sempeternums and 60 peeces of Perpetuanes, ſhipped aboard the *Faulcon* of *London*, *William Tatum* Maſter, and conſined them to *John Jacobſon Vinck* of *Amſterdam*, to be ſold for my accompt, *viz.*				
Paid for making of Bills	*l.* 0—1—6			
Paid Cuſtome at 18 *d. per* peece	9—15—			
Paid for dying at 5 *s. per* peece	32—10—			
Paid for Tilleting at 18 *s. per* peece	9—15—			
Paid for Packing, Ropes and Canvas	1—17—2			
Paid Craneage and Wharfage	0—1—6			
Paid Carrying to the Water-ſide	0—3—			
		54	3	2
This is entred in the Waſte-book the 5*th April*, 1668.				

The particular Charges paid upon 10 Bales of Pepper ſhipped aboard the Good-hope, *Jacob Snell* Maſter, and conſigned them to *John van Eſſen* of *Hamborough*, to be ſold for my accompt.				
Paid for making the Bills	*l.* 0—1—6			
Paid Cuſtom of 2380 lb	6—18—			
Paid Carmen and Porters	0—3—6			
Paid Craneage and Wharfage	0—1—6			
		7	4	8
This is entred in the Waſte-book the 5*th April*, 1668.				

Paid

	l.	s.	d.

Folio.
2.

Paid ſeveral Charges on 36 peeces of Kerſies in Company for *Evert Evertſon* and my ſelf in halfes, as followeth.

Paid Porterage to bring them home	*l.* 0	5	
Paid Ware-houſe-room			
Spent upon ſundry occaſions	0	18	
Paid Porterage at the ſale of them	0	3	8
This is entred in the Waſt-book the *9th June*, 1668.	2	6	8

Paid ſeveral Charges on 365. quarters of Barly received from *Nacor Ninos* of *Marlois* by the *William* and *John* of *London*, *James Brant* Maſter, and is for the accompt of *John Jacobſon Vinck* of *Amſterdam*, as followeth.

For Bill, Bill-mony, Dungeon-light	*l.* 0	3	
For Cmſtom of 365. quarters at 6 *d. per* quarter	*l.* 9	2	6
For Waiters fees	0	5	9
For Fraight: as by Charter-party	96	9	2
For Demurrage for 18 daies	9		7
For Primage, Pilotage, and other Charges	7	5	3
For Porterage up to the Garners 6 *d. per* quarter	9	2	6
For Filling	1	5	
For Meeting and Laſtage	1	0	3
This is entred in the Waſte-book the *7th May*, 1668.	133	15	—

The

Folio.
3.

	l.	s.	d.
The particular Charges paid on 25 Bales of Tregers-Cloth, received out of the Two Sisters of *Hampton* from *Nacor Ninus* of *Morlois* for the accompt of *John Jacobson Vinck* of *Amsterdam*, as followeth.			
For Bill, Bill-mony, and Dungeon-light — *l.* 0 — 3 —			
For Custom and Impost — 60 — . —			
For Wharfage and Carmen — 1 — 3 — 8			
For the Waiters fees — 0 — 7 — 2			
For Fraight and Primage at 10 *s.* 10 *d*, *per* Bale — 13 — 10 — 10			
This is entred in the Waste-book the *7th May*, 1668.	75	4	8
Insurance paid upon the *Exceter* Wares shipt in the *Faulcon* of *London*, and consigned to *John Jacobson Vinck* at *Amsterdam* for my accompt, *viz.*			
Paid *William Waller* his primio *per* agreement — *l.* 12 — 14 —			
Paid for Office-duties and Registring — 0 — 3 —			
This is entred in the Waste-book the *11th* April, 1668.	12	17	6
After-charges paid upon the Barly for the accompt of *John Jacobson Vinck* at *Amsterdam*, which was received *per* the *William* and *John* of *London*, viz.			
For my Lord Majors Bill — *l.* 0 — 6 — 8			
For Turning — 0 — 3 — 2			
For Meting down — 0 — 17 —			
For Garner-room, at 4 *s.* 6 *d. per* Week, is — 0 — 9 —			
For Brokerage of 356 *s* at 1 ½ *d. per l.* is — 2 — 4 — 6			
This is entred in the Waste-book the 13*th June*, 1668	4	—	4

The

Folio.
4.

	l.	s.	d.
The After-charges paid upon the 25 Bales of Tregers-Cloth received by the Two Sisters of *Hampton*, *John Hall* Master, for the accompt of *John Jacobson Vinck* of *Amsterdam*, as followeth.			
For Ware-house-room, at 1 *s. per* Bale —— 1 — 5			
For Brokerage of *l.* 1150. 10 *s.* at 1 ½ *d. per l.* is —— 7 — 3 — 10			
This is entred in the Waste-booke the 13*th June*, 1668.	8	8	10
The particular charges paid on 150 Rings of Lattin-wire received *per* the Samuel of *London*, *James Edwards* Master, from *John Jacobson Vinck* of *Amsterdam*, and for my accompt, as followeth.			
For Bills —— *l.* 0 — 1			
For Custome of them —— 7 — 10			
For Wharfage and Carmen —— 1 — 7			
For Fraight and Primage —— 10 — 8			
This is entred in the Waste-booke the 19*th June*, 1668.	19	06	—
The particular charges paid on 480 pigs great Lead weighing 64 fodder shipped aboard the *Willoam*, *James Hunt* Mr, consigned to *John Jacobson Vinck* of *Amsterdam* and for his accompt.			
For Bills —— *l.* 0 — 1			
For Custom at 25 *s. per* fodder —— 80 — —			
For Weighing and Porters —— 1 — 3 — 6			
For Craneage and Wharfage —— 0 — 18 — 6			
Enter this in the Waste-book the 19*th June*, 1668.	82	3	—

The

l.	s.	d.
728	—	—
26	11	8
367	4	—
942	10	—
471	0	—
180	—	—
530	16	9
643	4	6
262	13	—
2340	—	—
450	—	—
1249	5	2
8193	15	1
Dr.		
381	2	4
Dr.		
378	18	11
Dr.		
300	—	—
2	6	8
7	4	—
25	4	8
25	4	8
360	—	—
Dr.		
175	4	8
Dr.		
953	8	7
12	—	—
9	—	—
220	18	5
1195	7	—
Dr.		
75	4	8
43	1	7
8	8	10
23	—	2
977	11	1
1127	6	4

l.	s.	d.
369	—	—
75	—	—
7749	15	1
8193	15	1
Cr.		
374	13	8
6	8	8
38	2	4
Cr.		
372	—	—
6	18	11
378	18	11
Cr.		
360	—	—
Cr.		
150	—	—
25	4	8
175	4	8
Cr.		
217	15	11
977	11	1
1195	7	—
Cr.		
498	16	4
630	10	—
1127	6	4

l.	s.	d.
133	15	—
2	6	4
4	—	4
7	2	5
217	15	11
365	—	—
Dr.		
32	—	—
Dr.		
1051	4	—
372	—	—
1423	4	—
Dr.		
286	—	—
95	2	4
381	2	4
Dr.		
369	—	—
7	4	6
11	1	5
387	5	11
Dr.		
514	—	—
504	—	—
54	3	2
12	17	—
425	12	6
274	15	10
1785	8	6

l.	s.	d.
180	—	—
176	—	—
9	—	—
365	—	—
Cr.		
20	—	—
12	—	—
32	—	—
Cr.		
286	—	—
243	7	—
487	12	10
367	4	—
39	—	2
1423	4	—
Cr.		
381	2	4
Cr.		
378	18	11
8	7	—
387	5	11
Cr.		
41	—	—
48	—	—
1051	4	—
645	4	6
1785	8	6

l.	s.	d.
180	—	—
176	—	—
630	10	—
11	1	5
997	11	5
Dr.		
481	—	—
60	3	3
49	16	9
140	—	—
496	16	4
1227	16	4
Dr.		
591	—	—
Dr.		
80	—	—
200	—	—
20	—	—
99	9	2
399	9	2
Dr.		
180	—	—
180	—	—
20	—	—
380	—	—
Dr.		
2162	10	—
500	—	—
20	—	—
306	—	—
374	13	8
487	12	10
62	18	2
3913	14	8

l.	s.	d.
11	1	5
180	—	—
2	6	4
43	1	7
220	18	5
536	3	8
4	—	—
997	11	5
Cr.		
591	—	—
100	—	—
40	—	—
496	16	4
1227	16	4
Cr.		
60	3	3
530	16	9
591	—	—
Cr.		
54	3	2
7	4	6
12	17	—
133	15	—
75	4	8
2	6	8
4	—	4
8	8	10
19	6	—
82	3	—
399	9	2
Cr.		
200	—	—
180	—	—
280	—	—
Cr.		
300	—	—
6	—	—
180	—	—
514	—	—
196	11	10
1271	18	2
200	—	—
100	—	—
175	4	8
180	—	—
780	—	—
10	—	—
3913	14	8

l.	s.	d.
922	10	—
126	6	9
200	—	—
360	—	—
1608	16	9
Dr.		
3	6	8
6	—	—
3	13	4
49	3	4
62	3	4
Dr.		
60	—	—
321	15	—
200	—	—
271	5	—
700	—	—
100	—	—
173	6	8
1826	6	8
Dr.		
100	—	—
—	12	—
48	—	2
39	—	2
6	18	11
6	8	8
70	—	—
8	7	—
5	—	—
1439	13	11
1724	—	8
Dr.		
853	—	—
514	—	—
81	5	—
1448	5	—

l.	s.	d.
700	—	—
77	11	9
271	5	—
100	—	—
100	—	—
360	—	—
1608	16	9
Cr.		
7	10	—
28	—	—
26	13	4
62	3	4
Cr.		
853	—	—
973	6	8
1826	6	8
Cr.		
5	16	8
7	4	—
25	4	8
7	2	5
23	—	2
18	5	7
5	—	—
618	3	2
81	5	—
20	—	—
356	10	—
274	15	10
95	2	4
60	—	—
45	7	6
49	3	4
32	—	—
1724	—	8
Cr.		
514	—	—
471	10	—
462	15	—
1448	5	—

l.	s.	d.
462	15	—
175	4	8
637	19	8
Dr.		
1570	15	—
356	10	—
1927	6	—
Dr.		
332	10	—
7	10	—
150	—	—
150	—	—
523	16	—
369	—	—
1532	16	—
Dr.		
500	—	—
77	11	9
26	13	4
973	6	8
1577	11	9
Dr.		
200	—	—
700	—	—
28	—	—
700	—	—
1628	—	—
Dr.		
426	4	6
Dr.		
450	—	—
45	7	6
495	7	6

l.	s.	d.
332	10	—
100	—	—
3	13	4
175	4	8
26	11	8
637	19	8
Cr.		
922	10	—
481	—	—
523	16	—
1927	6	—
Cr.		
340	—	—
369	—	—
300	—	—
523	16	—
1532	16	—
Cr.		
77	11	9
1500	—	—
1577	11	9
Cr.		
200	—	—
700	—	—
728	—	—
1628	—	—
Cr.		
425	12	6
—	12	—
426	4	6
Cr.		
450	—	—
45	7	6
495	7	6

l.	s.	d.
77	11	9
340	—	—
257	7	4
7749	15	1
8424	14	2
Dr.		
2340	—	—
60	—	—
2400	—	—
Dr.		
1300	—	—
1500	—	—
196	11	10
780	—	—
618	3	2
4394	15	—
Dr.		
41	—	—
536	3	8
297	16	4
875	—	—
Dr.		
1768	15	9
128	—	—
300	—	—
45	7	6
1377	14	10
640	—	—
1036	16	4
564	16	—
5861	10	5

l.	s.	d.
1768	15	9
1300	—	—
2340	—	—
450	—	—
426	4	6
200	—	—
500	—	—
1439	13	11
8424	14	2
Cr.		
60	—	—
2340	—	—
2400	—	—
Cr.		
128	—	—
321	15	—
2162	10	—
700	—	—
140	—	—
942	10	—
4394	15	—
Cr.		
41	—	—
832	—	—
2	—	—
875	—	—
Cr.		
1570	16	—
500	—	—
3	6	8
304	—	—
286	3	6
493	6	8
507	1	5
747	11	—
1249	5	2
5861	10	5

	£	s.	d.
	9	15	0
	150	6	6
	200		
	760		
	1000	19	9
Dr.			
Cr.			
Dr.			
	60		
	100		
	175	6	8
	18	16	6
Dr.			
Cr.			
Dr.			
Cr.			

INGENIOUS ART-LVOERS,

HAving *paſſed through the former* Waſte-book *and* Books-ballancing, *your further* Task *is to try your Capacity in the enſuing* Waſte-book.

But before you come to the Waſte-book, (*which here beginn th the* 11th *day of* July) *you muſt make an Inventory out of your laſt* Books Ballance, *entring the ſame into your* New Journals *beginning, in order, as the Journals Dictates of the Inventory parcels ſhall direct you—whoſe* Debitors *and* Creditors *ought to be entred as your firſt beginning was: Becauſe you ſhall have an* Uniform order *in your proceedings; and not be ſubject to* one manner *of entrance in one Books beginning, and* another manner *in another Books beginning; as the uſual courſe of all* printed Books *and* Leagers *ſheweth.*

But if you look unto Letter S. N°. 1. *in the Compleat Journal of my* Merchants-Mirrour, *comparing the ſame with the Ballance of the Leager* A. *and with Stock in the Leager* B. *you ſhall be led (as by the hand) to my meanings Expreſſion.*

In the laſt made Ballance of the former part of this preſent Book your Eſtate was found to be l. 7749. 15. 1 d. *but* N. B. that parcel muſt not be medled with. *For when all the other* 14 *ſums are entred into your* Journals Inventory, *and poſted over into you* Leager, *then will your Leagers difference in* Debit *and* Credit *manifeſt your Old Books Eſtate; and your preſent Eſtate in your New Books cannot be ſo preſently diſcerned by a ſtranger that ſhould caſt an eye into them, as when your Eſtate ſtandeth in one entire ſum.*

This for advice; each do his pleaſure.

NOTA,

These againſt-ſtanding fourteen parcels are the Journal Dictations for the Inventory parcels; and alſo the order, which of them ſhould be firſt entred, as before is related.

	l.	s.	d.
l. 8193—15—1 d. Remaing in Mony, Wares unsold at home and abroad, also Debts due to me, viz.			
165. Resting therein this day ——— 1249—4—2			
166. Remaining unsold 145 peeces as l. 6. 10 s. per peece ——— 942—10—			
167. Rest unsold 115 peeces, the particulars are, viz.			
70. Sempeternums at 85 s. per peece—l. 297—10—			
30. Perpetuanes—at 78 s. per peece—117—.—			
15. Sayes——— at 76 s. per peece —57—.—			
——— 471—10—			
168. Rest unsold 80 peeces at 45 s. per peece, is——— 180—.—			
169. Rest unsold 180. peeces, as followeth.			
60. Kersies N°. A.			
60. Dito—N°. B.			
60. Dozens.—.—			
120. Kersies and 60 Dozens, amounting to—530—16—9			
170. Resting unsold 150 Rings, cost with all charges 262—13—			
171. Resting unsold in his hands, as followeth,			
20. Sempet. at 80 s. per peece, is l. 80 —.—			
20. Perpet. at 78 s. per peece, is—78 —.—			
11. Cm. of Tin at 112 s. per Cent. 61—12—			
1576. Peeces of Figs, which cost—425—12—6			
——— 645—4—6			
172. Cost with all Charges ——— 2340—.—			
173. For my $\frac{2}{33}$ parts (*James Porte* Master) cost——450—.—			
174. For his Bond due the 27th August next, is ——728—.—			
175. Owing by him for goods sold, due the 17 Aug. next, 26—11—8			
176. Owing by him for goods formerly sold for me, being guild. 3672—.—exchange at 33 s. 4 d.——367—4—			
———	8193	15	1

Of Debt-Demanders.

l. 444—.—.d. due to them, ar followeth.			
177. Owing to him for Pepper, formerly bought, and will be due the 26th day of July next ——— 369—.—			
178. He is to have for 3. quartars of a years Salary yet to come, for writing my books, his quarter will be due the 14th September next, being 25 l. the whole is ——— 75—.—			
———	444	—	—

179. Bought

	l.	s.	d.
179. Bought of *David Darling* for the Company of *John Jacobſon Vinck* at *Amſterdam* $\frac{1}{3}$ and $\frac{2}{3}$ for my ſelf, 120 Kerſies; paying 240 *l.* now, and the remainer to ſtand out three months; the whole at 3 *l. per* peece, is	360	—	—
180. So that *John Jacobſon Vinck* at *Amſterdam* is to make me good upon accompt preſently, his $\frac{1}{3}$ part, being	80	—	—

The 19. *Ditto.*

181. Brought in Company $\frac{1}{3}$ for *John Jacobſon Vinck* at *Amſterdam* and $\frac{2}{3}$ for my ſelf, of mine own Ware for Ready-mony;

60. Kerſies, N°. A. —— at 59 *s. per* peece —— *l.* 177 — —

60. Dito —— N°. B. —— at 63 *s. per* peece —— *l.* 189 — —

	366	—	—
182. Bought in for Dito Company, as part of my Stock, more 80 Durances, at 45 *s. per* peece, the mony is	180	—	—
183. Of which Principal, *John Jacobſon Vinck* is to make me good in accompt preſently, his one third, being	182	—	—

The 20. *Ditto.*

184, 185. Sold to ſeveral perſons 150 Rings of Lattin-wire Contant, as followeth.

To *David Darling* 100 Rings weighing 31 C. at *l.* 7. *per Cent.* —— 217 — —

To *Evert Everſon* 50. Rings weighing 16 C. at *l.* 7. *per Cent.* —— 112 — —

	329	—	—

186. Received

	l.	s.	d.
179. *l.* 360—.—. *d.* Bought of him 120 peeces, to pay 240 *l.* now, the rest at 3 months: the whole at 3 *l. per* peece, produceth—	360	—	—
180. *l.* 80.—.—. *d.* And is for his $\frac{1}{3}$ of 240 *l.* paid upon Kersies, bought of *David Darling*, being	80	—	—

The 19. *Ditto.*

181. *l.* 366 —.—. *d.* Brought into the Company 120 peeces, as party of my tock, *viz.*

60. Kersies, N°. A.——at 59 *s. per* peece —— *l.* 177——.——*d*
60. Dito——N°. B.——at 63 *s. per* peece——— *l.* 182——.——*d*

	366	—	—
182. *l.* 180 ——.——. *d.* Brought into the Company 80 peeces, as part of my Stock, at 45 *s. per* peece, is	180	—	—
183. *l.* 182 ——*d.* For his $\frac{1}{3}$ of 546 *l.* he is to make me good presently for Kersies and Durances by me brought into the Company, being	182	—	—

The 20. *Ditto.*

184, 185. *l.* 329—.—.*d.* Sold to them Contant, as followeth.

For 102. Rings weighing 31 C. at 7 *l. per Cent.* ——217——.——
For 50 Rings weighing 16 C. at 7 *l. per Cent.* —— 112——.——

	329	—	—

	l.	s.	d.
186. Received by Captain *Solomon* from *Diego del Varino*, at Lisbon, 3. Barrels of Cocheneal Meſtica, to ſell for his accompt, paid Cuſtom, Fraight and all other Charges, as *per* the Book for Charges of Merchandize fol. . appeareth	3	17	8
Received of ſundry perſons this month, as followeth.			
The 24*th Ev. Everſon*, received in full for Lattin-wire *l.* 112—.—			
The 28*th Da. Darling*, received in full for Lattin-wire—217—.—			
The 29*th John Jacobſon Vinck* his accompt-currant received of *Simon Slow*, *per* Bill drawn on Dito *John* at 37 *s.* Flem. double uſance, payable to *Philip van Dalle*—262—.—	591	—	—
Paid this month to ſundry perſons and upon ſundry occaſions, *viz.*			
The 15th day, *David Darling*, paid *per* his order to *Barant Brett* in part, for Kerſies—240—.—			
The 20*th* ſhip Speedwell of *London*, paid my $\frac{2}{32}$ parts for ſetting her to ſea—19—15—4			
The 28*th David Darling*, paid him in full for Pepper—369—.—			
The 30*th* Charges of Merchandize paid this month—10—.—			
The 31*th* Houſhold Expences paid this month—10—.—	648	15	4

The 13th *of* Auguſt.

195, 196, 197. Bought at Contant of *Bartell Bacon* 96. peeces of Colcheſter black Bayes, being of ſeveral ſorts and prizes; the ſame I now ſend in the Ship of Captain *Solomon* for *Lisbon*, unto *Diego del Varino*, to ſell for the Company of *John Jacobſon Vinck* at *Amſterdam* $\frac{2}{3}$ and $\frac{1}{3}$ for my ſelf, amounting to—543—15—9

Paid, as by the particulars in the Book for Charges of Merchandize fol. . appeareth—50—4—3

And — Inſured by *William Waller* 500 *l.* from hence to *Lisbon* at 3. *per Cent.*—15—.—

	609	—	—
198. The $\frac{1}{3}$ whereof belonging to *John Jacobſon Vinck*, which he is to make me good in accompt preſently, is	409	—	—

199. *Bartell*

	l.	s.	d.
186. *l.* 3—17—8. *d.* Received *per* Captain *Solomon* 3. barrels, paid Cuſtom, Fraight and all other Charges, as *per* the ſaid Book, fol. . appeareth	3	17	8
l. 591 Received this month as followeth.			
187. Received in full for Lattin-wire *l.* 112			
188. Received in full for Lattin-wire 217			
189. Received of *Simon Slow per* Bill drawn at 37 *s.* Flem. double uſance, payable to *Phillip van Dalle* 262			
	591		
l. 648—15—4. *d.* Paid this month, as followeth.			
190. Paid *Barant Brett per* order in part for Kerſies 240			
191. Paid for my $\frac{2}{32}$ parts for ſetting her to ſea 19—15—4			
192. Paid him in full for Pepper 369			
193. Paid this month 10			
194. Paid this month 10			
	648	15	4

The 13. *of* Auguſt.

l. 609—.—.*d.* For 96. Colcheſter bayes ſhipped in Captain *Solomon*, coſt and charges is as followeth.

195. For 96 peeces bought of him at Contant, of ſeveral ſorts and prizes, amounting unto *l.* 543—15—9			
196. For Cuſtom and all Charges till aboard, as *per* the ſaid book in fol. . appeareth, being 50—4—3			
197. For *l.* 500. Inſured by him from hence to *Liſbon*, at 3 *per Cent.* is 15			
	609		
198. *l.* 406—.—.*d.* For his $\frac{2}{3}$ of 609 *l.* which he is to make me good in accompt preſently, being	406		

	l.	s.	d.
199. *Bartel Bartelſon* deſireth the Continuation of the *l.*700—. for a month longer, which at 8 *per Cent.* is	4	13	4

The 28. *Ditto.*

200. Sold to *Evert Evertſon*, for the Company of *John Jacobſon Vinck* at *Amſterdam* $\frac{1}{3}$, and $\frac{2}{3}$ for my ſelf; to pay 300 *l.* now, the reſt at two months, then to diſcount for ſix months, *viz.*

60. Kerſies, N°. A. } at 70 *s. per* peece, is 420 — —
60. Dito—N°. A. }

201. Whereof $\frac{1}{3}$ of the mony is now to be made good upon the accompt of *John Jacobſon Vinck* at *Amſterdam*, being — 100 — —

Received of ſundry perſons this month as followeth.

The 17*th.* day *Evert Evertſon*, received in full——*l.* 26—11—8
The 19*th John Jacobſon Vinck* his accompt-currant received of *Peter Dalle per* Bill drawn on Dito *John* at 36 *s.* 6 *d.* uſance payable to *John Dirrick* 406——.—
The 27*th Bartell Bartelſon*, received for 6 mon. Intereſt - 28——.—
The 29*th Evert Evertſon*, received in part for Kerſies—300——.—

760 11 8

Paid this month to ſundry perſons and upon ſundry occaſions, *viz.*

The 26*th William Waller*, paid him in full for Inſurance-15——.—
The 29*th John Jacobſon Vinck* his accompt-currant, paid *John Sands per* Bill remitted to Dito *John*, at 36 *s.* payable at ſight by *Jaques Snell* ——100——.—
The 30*th Bartell Bacon*, paid him in part for Bayes—200——.—
—— —— Charges of Merchandize, paid this month—48—6—8
—— —— Houſhold Expences, paid this month——10——.—

373 6 8

	l.	s.	d.
199. *l.* 4—13—4 *d.* For the continuance of *l.* 700. for a month which at 8. *per Cent.* is	4	13	4

The 28. *Ditto.*

200. *l.* 420—.—.—*d.* Sold to him 120. peeces, to pay 300 *l.* now, the reſt at two months, then to diſcount for 6 months, as followeth.
60. Kerſies, N°. A. } at 70 *s. per* peece, is
60. Dito—N°. B. }

	420	—	—

201. *l.* 100.—.—.—*d.* For his ⅓ of 300 *l.* now received, which is to be made good upon the accompt of the ſaid *John*, being

	100	—	—

l. 760—11—8. *d.* Received this month as followeth.
202. Received of him in full — *l.* 26—11—8
203. Received of *Peter Dalle per* Bill drawn on Dito *John* at 36 *s.* 6 *d.* double uſance payable to *Jo. Dirrick* — 406—.—
204. Received of him for 6 months Intereſt — 28—.—
205. Received of him in part upon Kerſies — 300—.—

	760	11	8

l. 373—6—8. *d.* Paid this month as followeth.
206. Paid him in full for Inſurance — *l.* —15—.—
207. Paid *John Sands per* Bill remitted Dito *John* at 36 *s.* payable there at ſight by *Jaques Snell* — 100—.—
208. Paid him in part for Bayes — 200—.—
209. Paid this month — 48—6—8
210. Paid this month — 10—.—

	373	6	8

	l.	s.	d.
211. Remitted unto *John Jacobſon Vinck* at *Amſterdam*, to be by him imployed for the good of us both, to be paid here within 2 daies to *Evert Evertſon*, payable there by *Jaſper Johnſon*, Exchange at 38 *s.* 2 *d.* Flem. uſance, makes guild. 4580. to which ſum the ſaid *John Jacobſon* is to lay in an equal proportion, the mony to be paid here is—	400	—	—
212. Received from *Diego del Varino* at *Lisbon*, by Shipper *John Thomſon*, 270. Frails of Figs, and 30. peeces of Rayſins *Solis*, to ſell for his accompt; the Fraight, Cuſtom, and other Charges, paid, as in my Book for Charges of Merchandize fol. . appeareth——	25	10	7

The 18. *Ditto.*

213. I have delivered to *Evert Evertſon* 130 Cloth-Raſhes, to be imployed by him for the good of our Company, this being my $\frac{2}{5}$; by the which he is to bring in $\frac{1}{5}$ more: this my part at 7 *l. per* peece, is—	910	—	—

The 27. *Ditto.*

214, 215, 216, 217. Reckoning with *James Port*, Maſter of the Ship *Speedwel* of *London*, for the Fraight due to the Owners for this preſent Canarie Voyage, all charges defrayed; each mans part as followeth. For

John Jacobſon Vinck of *Amſterdam*	$\frac{13}{32}$ parts—	*l.* 182.	16.	3. *d*
Evert Evertſon, for his ——	$\frac{9}{32}$ parts—	*l.* 126.	11.	3. *d*
My ſelf, for my——	$\frac{7}{32}$ parts—	*l.* 98.	8.	9. *d*
David Darling for his ——	$\frac{3}{32}$ parts—	*l.* 42.	3.	9. *d*
		450	—	9

218. Taken

	l.	s.	d.
211. *l.*400——.——.*d.* Remitted by me in Bills of *Evert Everſon*, payable there at uſance by *Jaſper Johnſon*, to be imployed by the ſaid *John*, for the good of us both, to the which he is to lay in an equal proportion; Exchange at 38 *s.* 2 *d.* Flem. uſance, makes guild. 4580. the mony to be paid here within two daies is —— —— —— ——	400	—	—
212. *l.* 35——10——7.*d.* Received *per John Thompſon* 270 Frails of Figs, and 300 peeces of Raylins; the Cuſtom, Freight, and other Charges paid, as in my Book for ſaid Charges fol. . appeareth ——	25	10	7

The 18. *Ditto.*

213. *l.* 910——.——.*d.* Delivered 130 peeces to be imployed by him for the good of our Company; this being my $\frac{2}{5}$ of the Stock, by the which he is to adjoyn $\frac{3}{5}$ more; this my part at 7*l.* *per* peece, produceth —— —— —— —— —— —— —— —— ——	910	—	—

The 27. *Ditto.*

l. 450——.——.*d.* Reckoned with the Maſter for Freight of the ſaid Ships preſent Canary Voyage, all charges defrayed; there is due to be made good as followeth.

214. For his —— —— —— $\frac{12}{32}$ parts profit, being *l.* 182. 16. 3. *d*			
215. For his —— —— —— $\frac{9}{32}$ parts —— —— *l.* 126. 11. 3. *d*			
216. For my —— —— —— $\frac{7}{32}$ parts —— —— *l.* 98. 8. 9. *d*			
217. For his —— —— —— $\frac{4}{32}$ parts —— —— *l.* 42. 3. 9. *d*			
	450	—	—

l. 1643

	l.	s.	d.
218. Taken unto my ſelf the 3 barrels of Cocheneal, received the 28*th* day of *July* laſt; the ſame I have ſhipped in the *Dolphin*, *John Claſon* Mr. to *John Jacobſon Vinck* at *Amſterdam*, and is for my $\frac{2}{3}$ parts Stock, he to adjoin $\frac{1}{3}$ part more, and to be by him imployed for the good of us both; Exchange by agreement for this my $\frac{2}{3}$ parts at 37 *s.* Flem amounts to guild. 18240—.—. the weight and price is as followeth.			
N°. 1. weight—217. lb. Tar. 19. lb.			
2. ——— 183. lb. ——16. lb.			
3. ——— 200. lb. ——20. lb.			
Groſs 600. lb. Tar. 55. Nett. 545. lb. at 58 *s. per* lb. Ready-mony, amounts to —— *l.* 1580—10—			
219. Paid Cuſtome and Charges upon the ſame, as *per* my Book for Charges of Merchandize, fol. appeareth —— 62—13—7			
	1643	3	7

The 30. *Ditto.*

220, 221, 222, I have aſſigned ſeveral men upon *Bartel Bartelſon* to receive of him as followeth.

Evert Evertſon for —— *l.* 526—11—3			
David Darling for —— 42—3—9			
Bartell Bacon for —— 100—.—			
	668	15	—

Received this month of ſundry perſons as followeth.

The 30*th* day *James Port* Maſter of Ship the *Speedwell*, received in full —— *l.* 450—.—			
The 30*th Bartelſon*, received in full —— 35—18—4			
	485	18	4

Paid this month upon ſeveral occaſions as followeth.

The 14*th* day, *John Daſſorne*, paid him a quarter ſalary-25—.—			
The 30*th* Houſhold Expences paid this month ——10—.—			
The 30*th* Charges of Merchandize paid this month— 81—16—9			
	116	16	9

	l.	s.	d.
218. *l.* 1643—3—7. *d.* Being the coſt and charges of 3 barrels of Cocheneal received the 28*th* of *July* laſt; the ſame I have ſhipped in the *Dolphin*, *John Claſon* Maſter, to the ſaid *Jacobſon*, and is for my $\frac{2}{3}$ parts Stock, he to adjoin $\frac{1}{3}$ more, and to be imploied by him for the good of us both: the Exchange *per* agreement for $\frac{2}{3}$ parts, at 37 *s.* Flem. makes guild. 18240, *viz.*			
N°. 1. weight—217. ℔. Tar. 19. ℔.			
2.——183. ℔.——16. ℔.			
3.——200. ℔.——20. ℔.			
Groſs 600. ℔. Tar. 55. Nett. 545. ℔. at 58 *s. per* ℔. Ready-mony, amounts to ——— *l.* 1580—10—			
219. Paid Cuſtom and Charges upon the ſame, as *per* my Book for Charges of Merchandiſe, fol. . appeareth ——— 62—13—7			
	1643	3	7

The 30. *Ditto.*

l. 668——15——*d.* Aſſigned them upon the ſaid *Bartell Bartelſon*, viz.			
220. Aſſigned him for ——— *l.* 526—11—3			
221. Aſſigned him for ——— 42—3—9			
222. Aſſigned him for ——— 100——.—			
	668	15	—
l. 485—18—4. *d.* Received this month as followeth.			
223. Received in full ——— *l.* 450——.—			
224. Received in full ——— 35—18—4			
	485	18	4
l. 116——16——9. *d.* Paid this month as followeth.			
225. Paid him in full for a quarter ſalary ——— 25——.—			
226. Paid this month ——— 10——.—			
227. Paid this month ——— 81—16—9			
	116	16	9
228. *l.* 630			

	l.	s.	d.
228. *John Jacobſon Vinck* at *Amſterdam* advertiſeth me in letters dated the 27. paſſado, that he hath ſold for my accompt unto *Seager Salt* the Commodities following, being of ſorts and prizes, *viz.*			
1576. peeces of Figs, at 70 ſtivers *per* peece, —— guild. 5516.			
11. C. weight of Tin, at 72 guild. *per* C. —— guild. 792.			
His receipt there is 6308 guild. exchange at 33 *s.* 4 *d.* are ſterlings mony ——	630	16	—
229. Delivered unto *David Darling*, by the order of *John Jacobſon Vinck* at *Amſterdam*, and for his uſe, 80 Durances, being in Company $\frac{1}{3}$ for Dito *John*, and $\frac{2}{3}$ for my ſelf; the ſame at 57 *s. per* peece ready-mony, is ——	228	—	—
230, 231, 232. Cloſe the accompt of Durances in Company between *John Jacobſon Vinck* of *Amſterdam* $\frac{1}{3}$ and $\frac{2}{3}$ for my ſelf, as followeth.			
For Ware-houſe-room for 13 weeks, at 1 *d. per* week —— *l.* 4—6—8			
And for my proviſion at 2 *per* Cm. —— 4-11—7			
—— 8—18—3			
Eor *John Jacobſon Vinck* $\frac{1}{3}$ of *l.* 39-1-9 *d.* gained thereon 13—.—7			
For my $\frac{2}{3}$ of the ſame gaines —— 26—1—2			
	48	—	—
233. So that I make good in ready-mony upon the accompt of *John Jacobſon Vinck* at *Amſterdam* in full for his Principal and $\frac{1}{3}$ Gains upon the Company Durances, being ——	73	—	7

The 13. *Ditto.*

234. Shipt to *Roterdam* by *Peter Jaſperſon* theſe enſuing Goods, and conſigned to *John Sands*, to be ſold there for the accompt of *John Jacobſon Vinck* at *Amſterdam* $\frac{2}{3}$, and $\frac{1}{3}$ for my ſelf, *viz.*			
65. Sempeternums, at 110 *s. per* peece, *l.* 357—10—			
27. Perpetuanes — at 85 *s. per* peece, —114—15—			
12. Sayes, —— at 82 *s. per* peece, —49—4—			
—— 521—9-			
235. Paid Cuſtom and all other Charges, as by the Book of Charges for Merchandize fol. . appeareth —— 18—12-			
	540	1	—

236. So

	l.	s.	d.
228. *l.* 630—16—*d.* For 1576. peeces of Figs, and 11 Cm. Tin, ſold there for ready-mony to *Seager Solt*, as by the advertiſement in his Letter dated the 27 paſſado; the ſorts and prizes are as followeth.			
1576 peeces of Figs, at 70 ſtivers *per* peece——guild. 5516.			
11 Cm. weight of Tin, at 72 guild. *per* Cm.——guild. 792.			
His receipt there is 6308. guilders, at 33 *s.* 4 *d.* produceth in ſterling	630	16	—
229. *l.* 228——.——*d.* Delivered by his order 80 peeces to *David Darling*; the ſame at 57 *s. per* peece ready-mony, is	228	—	—
l. 48——.——*d.* And is for the cloſing of the ſaid accompt of Durances as followeth.			
230. For Ware-houſe-roome for 13 weeks, at 1 *d. per* week——*l.* 4—6—8			
And for my proviſion, at 2 *per* Cm.-4- 11—7			
——8—18—3			
231. For his $\frac{1}{3}$ of *l.* 39—1—9. gained thereupon--13——.——7			
232. For my $\frac{2}{3}$ of the ſame——26—1—2			
	48	—	—
233. *l.* 73——7 *d.* In full for his Principal and $\frac{1}{3}$ Gains upon the Company Durances, Being	73	—	7

The 13. *Ditto.*

234. *l.* 540—1 *s.*——. For the coſt and charges of 104 peeces ſhipped in *Peter Faſperſon*, the particulars as followeth.			
65. Sempeternums, at 110 *s. per* peece, *l.* 357—10—			
27. Perpetuanes—at 85 *s. per* peece,—114—15—			
12. Sayes——at 82 *s. per* peece ——49—4—			
——521—9—			
235. Paid Cuſtom and all other Charges, as in my ſaid Book fol. . appeareth——18—12—			
	540	1	—

	l.	s.	d.
236. So the $\frac{2}{3}$ that *John Jacobſon Vinck* is to make me good in preſent mony amounteth to	216	—	5
The 26. Ditto.			
237. Delivered unto *Evert Evertſon* 56. Leeds Dozens, to be ſold by him for the good of our Company, this being my $\frac{1}{3}$, unto the which he is to bring in $\frac{2}{3}$ more; this my part, at 97 *s. per* peece, is	271	12	—
The 28. Ditto.			
238. The diſcount of *l.* 120 —.— *d.* for 6 months upon Kerſies in Company for *John Jacobſon Vinck* $\frac{1}{3}$, and $\frac{2}{3}$ for my ſelf, ſold to *Evert Evertſon* the 28*th Auguſt.* laſt, at 8 *per Cent.* amounts to	4	16	—
239. *John Jacobſon Vinck* at *Amſterdam* is to make me good for his $\frac{1}{3}$ of *l* 4. 16 *s.* which I allowed to the ſaid *Evertſon* for 6 months diſcount on *l.* 120. at 8 *per Cent.* for Kerſies ſold him the 28*th* of *Auguſt* laſt	1	12	—
240. I muſt make good to *John Jacobſon Vinck* at *Amſterdam* his $\frac{1}{3}$ of *l.* 120 received of *Evert Evertſon* for Kerſies ſold the 28*th Auguſt* laſt, the ſum of	40	—	—
Received of ſundry perſons this month as followeth.			
The 28*th Evert Evertſon* received in full for Kerſies *l.* 115—4—			
The 30*th John Jacobſon Vinck* his accompt-currant, received *per* his order of *David Darling* the mony I am out of purſe for him — 189—15—7			
	304	19	7
Paid this month as followeth.			
The 13*th David Darling*, paid in full for Kerſies—*l.* 120—.—			
The 31*th* Houſhold Expences paid this month —10—.—			
—. Charges of Merchandize paid this month—22—3—8			
	152	3	8

	l.	s.	d.
236. *l.* 216.——.5 *d.* For his $\frac{4}{5}$ of *l.* 540. 1.— being for Goods sent to *Roterdam* which he is to make me good in preſent mony, the ſum being ——	216	—	5
The 26. Ditto.			
237. *l.* 271. 12.——.*d.* Delivered to him 56. Dozens being my $\frac{1}{5}$ of the Stock, by the which he is to adjoyn $\frac{4}{5}$ more; my part at 97. *s.* produceth ——	271	12	—
The 28. Ditto.			
238. *l.* 4——16——.*d.* For the diſcount of *l.* 120——.——.*d.* for ſix months, upon Kerſies ſold to the ſaid *Everſon* the 28*th Auguſt* laſt, at 8 *per Cent.* amounts to ——	4	16	—
239. *l.* 1—12—.*d.* For $\frac{1}{3}$ of *l.* 4. 16 *s.* to be made me good by the ſaid *John*, being for 6 months diſcount on 120. *l.* for Kerſies ſold to *Evert Everſon* the 28*th Auguſt* laſt, which at 8 *per Centum*, is ——	1	12	—
240. *l.* 40——.——.*d.* I am now to make good to Dito *John* for his $\frac{1}{3}$ part of *l.* 120. received of *Evert Everſon* for Kerſies ſold to him the 28*th Auguſt* laſt, the ſum of ——	40	—	—
l. 304—19—7. *d.* Received this month, *viz.*			
241. Received of him in full for Kerſies —— *l.* 115—4—			
242. Received by his order of *David Darling* the mony I am out of Purſe for him to this day, the ſum of —— 189—15—7			
	304	19	7
l. 152—3—8. *d.* Paid this month as followeth.			
243. Paid him in full for Kerſies —— *l.* 120——.—			
244. Paid this month —— 10——.—			
245. Paid this month —— 22—3—8			
	152	3	8

	l.	s.	d.
246. I have made good to *David Darling l.* 120. due to him for Company Commodities bought of him the 11*th July* laſt, whereof ½ is to be made me good in preſent mony by *John Jacobſon Vinck* of *Amſterdam*, being	40	—	—

The 2. *day of* November.

Cloſe the accompt of Cocheneal for the accompt of *Diego del Varino* at *Lisbon* as followeth.

Paid Brokerage and ſeveral other petties, as *per* the Book for Charges of Merchandize fol . appeareth, is —— *l.* 5—5—4
For my proviſion of *l.* 1580—10 *s.* at 2 *per Cent.*—31—12—2
And the nett proceed I have carried to his accompt-currant —— 1539—14—10

	1576	12	4

The 12 *Ditto.*

250 Sold to *Bartel Bartelſon* for the accompt of *John Jacobſon Vinck* at *Amſterdam* ⅓, and ⅔ for my ſelf.
120. Keighley Kerſies, at 70 *s. per* peece ready-mony —— 420 — —

251. Received an accompt from *Evert Evertſon* upon which there is due to me for my part profit on the accompt in Company between him and me the ſum of —— 66 1 5

The 18. *Ditto.*

253. Bought of *Evert Evertſon* 4 Bales of *Naples* Orſoy ſilk N°. 1, 2, 3, 4. weighing all 930 lb. Tar: 22 lb. Nett. 908 lb. at 30 *s. per* lb. to pay upon demand, amounting to —— 1362 — —

Cloſe

	l.	s.	d.
246 *l.* 40——.—— for his ⅓ of *l.* 120. which I have made good to *David Darling* for Company Commodities boughl of him the 11*th July* laſt, ſo that the ſaid *John*'s part, to be made good, is——	40	—	—

The 2. *day of* November.

l. 1576—12—4 *d.* For cloſing the ſaid accompt of Cocheneal as followeth.

247.	Brokerage and ſeveral other petties, as *per* the ſaid Book fol. . appeareth —— *l.* 5—5—4		
248.	For my proviſion of *l.* 1580—10 *s.* at 2 *per Cent.* 31—12—2		
249.	For the nett proceed thereof, is——1539—14—10		
		1576	12	4

The 12. *Ditto.*

250.	*l.* 420——.——.*d.* Sold to him 120 peeces for ready-mony, producing at 70 *s. per* peece ——	420	—	—
251.	*l.* 66—1—5. *d.* For ſo much due to me for my part profit in the Company, as *per* the accompt received from him, the ſum of ——	66	1	5

The 18. *Ditto.*

253.	*l.* 1362——.——.*d.* Bought of him 4 Bales to pay upon demand being N°. 1, 2, 3, 4. weighing all 930 ℔. Tar. 22 ℔. Nett. 908 ℔. at 30 *s. per* ℔. amounting to ——	1362	—	—
		l. 1094		

	l.	s.	d.
Close the accompt of Kersies in Company, for *John Jacobson Vinck* at *Amsterdam* $\frac{1}{3}$ and $\frac{2}{3}$ for my self, as followeth.			
254. Paid several charges, as *per* the book for Charges of Merchandize fol. . appeareth——— ——*l.*—4—9—9			
255. For my provision of *l.* 840. at 2 *per Cent.* ——— 16—16 —			
256. For *J. J. Vinck* his $\frac{1}{3}$ of 87. 18. 3 *d.* gained thereō 29— 6—1			
257. For my $\frac{2}{3}$ of the same gains, is —— ——— 58—12—2			
	109	4	—
258. So there is to be made good unto *John Jacobson Vinck* at *Amsterdam* in full, for his Principal and $\frac{1}{3}$ Profit on 240. Kersies in Company———	133	8	1

The 29. *Ditto.*

259. Writings received from *Diego del Varino* at *Lisbon*, of the sale of 96. Bayes, sent to him the 13*th* day of *August* last; which produce clear (all charges deducted) as by the accompt appeareth, 3000 Ducats: the same he ordereth me to make good in mine own hands, amounting at 5 *s.* 3 *d. per* Ducat, to———	787	10	—
260. So that $\frac{2}{3}$ of the gains by sales of the said 96 Bayes due to *John Jacobson Vinck* at *Amsterdam*, is ——— ———*l.* 119—. —			
261. Aand my $\frac{1}{3}$ part of the gains produceth ——— 59—10—			
	178	10	—
262. Insomuch that there is to be made good unto *J. Jacobson Vinck* in full for his Principal and $\frac{2}{3}$ Profit on the 96. Bayes in Company ——	525	—	—
Received this month of sundry persons as followeth.			
The 20*th* day *Bartel Bartelson*, received in part—*l.* 300—. —			
The 24*th* drawn upon *John Jacobson Vinck* of *Amsterdam* for my accompt at 36 *s.* usance, value received here of *Jacob Hall*, payable, there to *James Bell*, is guild. 2160——— 200—. —			
The 30*th* *Bartel Bartelson*, received in full ——— 120—. —			
	620	—	

	l.	s.	d.
l. 109—4 *s.* For the Closing of the said accompt of Kersies, as followeth.			
254. Paid several charges, as *per* the said book in fol. appeareth —— *l.* —4—9—9			
255. For my provision of *l.* 840. at 2 *per Cent.* ——16-16——			
256. For his $\frac{1}{3}$ of *l.* 87. 18. 3 *d.* profit thereon ——29—6—1			
257. For my $\frac{2}{3}$ of the same profit ——58-12—2			
	109	4	—
258. *l.* 133—8—1 *d.* Rest due to him in full, for Principal and $\frac{1}{3}$ Profit of 240. Kersies now made good to him, being ——	133	8	1

The 29*th Ditto.*

259. *l.* 787—10—*d.* Received an accompt from him for the sale of 96 Bayes, sent to him the 13*th* day of *August* last; which produce clear (all charges deducted) 3000. Ducats: the same he ordereth me to make good in mine own hands, amounting at 5 *s.* 3 *d. per* Ducat, to ——	787	10	—
l. 178—10—.*d.* Gained by the sale of 96. Bayes as followeth.			
260. For his $\frac{2}{3}$ profit thereon, being —— *l.* 119—.—			
261. For my $\frac{1}{3}$ part profit thereon, being ——59—10—			
	178	10	—
262. *l.* 525—.—.*d.* In full for Principal and $\frac{2}{3}$ Profit on the 96 Bayes in Company now made good to his particular accompt ——	525	—	—
l. 620. Received this month as followeth.			
263. Received of him in part —— *l.* 300—.—			
264. Received of *Jacob Hall*, *per* Bill drawn upon Dito *Jacobson* at 36 *s.* usance, payable there to *James Bell*, is guild. 2160 —— 200—.—			
265. Received of him in full —— 120—.—			
	620	—	—

l. 263.

	l.	s.	d.
Paid this month as followeih.			
She 20. day *Bartel Bacon*, paid him in full —— *l.* 243—15—9			
The 30. Houſhold Expences paid this month —— 10—.—			
The 30. Charges of Merchandize paid this month —— 10—2—2			
	263	17	11

The 11. *day of* December.

269. I now tranſport unto *Evert Everſſons* particular accompt the Principal that I formerly put forth unto him, to be imployed for the good of our Company; the ſame, with my part profit, is —— —— 1247 13 5

270. Sold unto *Bartell Bartelſon*, to pay *l.* 300. now, the reſt at two months, for the accompt of *Diego vel Varino* at *Lisbon*; the particulars are as followeth

300 peeces of Raiſins *Solis*, poiz 225 Cm.
3 quarters at 33 *s.* are —— *l.* 372—9—9. *d.*
270. peeces of Figs, Tapnets, poiz 67 Cm.
2 quarters at 50 *s.* are —— —— 168—15—.*d*

	541	4	9

Cloſe the accompt of Figs and Raiſins for *Diego del Varino* at *Lisbon*, as followeth.

271. Paid ſeveral petties, as *per* my book for charges of Merchandize f ol. . appeareth —— *l.*—1—16—1
272. For Ware-houſe-room —— *l.* 4—15—.
For my proviſion of *l.* 541.4.9 *d.* at 2 *per Cent.* —— —— 10—16—6
—— —— —— 15—11—1
273. Carried to his accompt currant, ſo much as is received —— —— —— —— —— 257—1—10
274. Carried to his accompt of Time, for what is yet unreceived of *Bartell Bartelſons* mony —— —— 241—4—9

	515	14	2

275. Bought

		l.	s.	d.
l. 263—17—11. d.	Paid this month as followeth.			
266. Paid to him in full	l. 243—15—9			
267. Paid this month	10— . —			
268. Paid this month	10— 2—2			
		263	17	11

The 11. day of December.

269. l. 1247—13—5 d. For Principal and gains I now transport to his particular accompt, being the monies that I formerly put forth unto him, to be imployed for the good of our Company, the same is— 1247 13 5

270. l. 541—4—9 d. Sold to him 270 peeces of Figs, and 300 peeces of Raisins, to pay 300 l. now, the rest at two months, the particulars are as followeth.

300 peeces of Raisins *Solis*, poiz 225 Cm.
3 quarters at 32 s. are l. 372—9—9. d.
270. peeces of Figs, Tapnets, poiz 67 Cm.
2 quarters at 50 s. are 168—15—. d.

	541	4	9

l. 515—14—2 d. For the Closing of the said accompt as followeth.

271. Paid several petties, as *per* the said book fol. appeareth	l.—1—16—	1		
272. For Ware-house-room l. 4—15—.				
For my provision of l. 541.4.9 d. at 2 *per Cent.*	10—16—	6		
	15—	11—	6	
273. Carried thither so much as is received	257—	1—	10	
274. Carried thither, which is yet owing by *Bartell Bartelson*	241—	4—	9	
	515	14	7	

	l.	s.	d.
275. Bought of *Bartell Bacon*, to pay him upon demand, 180 peeces *Colchester* Bayes of several sorts and prizes: the same I have ordered him to ship aboard the Dolphin, *James Anderson* Commander, and consined them to *Diego del Varino* at *Lisbon*, and for his accompt, which with Custom and all other Charges (paid by Dito *Bacon*) as *per* his accompt appeareth, amounts to —— *l.* 989—11—1			
276. For my provision of the same at 2 *per Cent.* — 19—15—7			
	1009	6	8
277. Received an accompt from *John Jacobson Vinck* of *Amsterdam* whereby there is due to me for my part profit, according to my principal in his hands, and imployed by him, the sum of guil. 800 Exch. at 36 *s.* Flem. is ——	74	1	5

The 21 *Ditto.*

278. *John Sands* at *Roterdam* hath sent me an accompt concerning the sale of Goods, shipt to him the 13 of *October* last; the Nett proceed thereof (by my order) he hath remitted to *John Jacobson Vinck* at *Amsterdam*, and for his accompt, being guild. 6210 exchange at 33 *s.* 4 *d* is ——	621	—	—
279. So that $\frac{2}{3}$ of the gains by the sales of these Goods due to *John Jacobson Vinck* at *Amsterdam*, is —— *l.* 32—7—7			
280. And my $\frac{1}{3}$ of the said Gains produceth —— 48—11—5			
	80	19	—
281. Insomuch, that there is to be made good unto *John Jacobson Vinck*, for his full Principal and profit of all Company passages ——	248	8	—

The 28. *Ditto.*

282. *J. Jacobson Vinck* at *Amsterdam* hath remitted unto me 22600 guild. in Bills of himself, dated the 15 present, payable at 15 daies light by *David Darling*, being part of the principal that I formerly sent him the 3. and 18. of *September*, to be imployed there; Exch. at 37 *s.* Flem. produceth ——	2036	—	8

	l.	s.	d.
l. 1009.6. 8*d.* For the coſt and Charges of 180 peeces of *Colcheſter* Bayes ſhipped in the *Dolphin*, *James Anderſon* Cõmander, as followeth.			
275. For 180 peeces of Bayes bought of him, upon demand, and ſhipped them *per* my order as aforeſaid, which with all Charges until aboard (paid by him) amounting unto, as *per* his accompt appeareth —— *l.* 989—11—1			
276. For my Proviſion of the ſame at 2 *per Cent.* is—19—15—7			
	1009	6	8
277. *l.* 74—1—5 *d.* and is for my part profit according to my Principal in his hands imployed by him, as *per* accompt received from him, being guild. 800. Exch. at 35 *s.* Flem. amounts to ——	74	1	5

The 21. *Ditto.*

278. *l.* 621—.—. *d.* For the Neat ſales of 104. peeces *Exeter* Wares, ſhipt the 13. of *October* laſt; the ſame (according to my order) he hath remitted to Dito *John*, and for his accompt, being guild. 6210 exchange at 33 *s.* 4 *d.* is ——	621	—	—
l. 80—19—. *d.* Gained upon the ſaid Voyage.			
279. For his $\frac{2}{5}$ profit thereon, being —— *l.* 31—7—7			
280. For my $\frac{1}{5}$ profit thereon, being —— 48—11—5			
	80	19	—
281. *l.* 248—8—. *d.* In full for Principal and Profit of all Company paſſages made good to him upon accompt, being ——	248	8	—

The 28. *Ditto.*

282. *l.* 2036—8.—*d.* Remitted to me in Bills of himſelf, 22600 guild. dated the 15 preſent, payable at 15 daies ſight by the ſaid *Davis*, being part of the Principal that I formerly ſent to him the 3. and 18. of *September*, to be imployed there; Exchange at 37 *s.* Flem. produceth ——	2036	—	8

283. *John Jacobſon Vinck* hath remitted unto me, and for my proper accompt, guild. 3081. 5 ſtiv. the value there, of himſelf the 15. preſent, payable here at uſance unto my ſelf, by my ſelf, for his accompt, the ſame at 36 *s.* produceth ——— 285 6

Received this month of ſeveral perſons as followeth.

The 15*th* day *Bartell Bartelſon*, received of him in part ——— *l.* 300 — . —

The 30*th* *John Jacobſon Vinck*, my accompt by him in Company, received of *John Jones* drawn on Dito *Jacobſon*, and is in full of that accompt, Exch. at 36 *s.* uſance payable to *Hans Claſon*, is guild. 1020. — 91 — 17 — 10

391 17 10

Paid this month to ſundry perſons as followeth.

The 14*th* *John Daffern*, in full for his quarterage —— 25 — . —

The 19*th* *Evert Evertſon*, paid in full ——— 114 — 6 — 7

The 23*th* *Bartell Bacon*, paid him in full —— ——— 989 — 11 — 1

The 30*th* Houſhold Expences paid this month —— —— —— 10 — . —

1138 17 8

Of Debitors.

	l.	s.	d.
283. *l.* 285—6—1. *d.* Remitted to me for my accompt, guild. 3081. 5 ſtiv. the value there, of himſelf the 15. preſent, payable here at uſance unto my ſelf, by my ſelf, for his accompt, the ſame at 36 *s.* produceth	285	6	1
l. 391—17—10. *d.* Received this month as followeth.			
284. Received of him in part *l.* 300			
285. Received of *John Jones per* Bill drawn on Dito *Jacobſon*, in full of that accompt, Exch. at 36 *s.* uſance, payable to *Hans Claſon*, and is guil. 1020-91—17—10	391	17	10
l. 1138—17—8. *d.* Paid this month as followeth.			
286. Paid him in full for his quarters Salary *l.* 25			
287. Paid him in full 114—6—7			
288. Paid him in full 989—11—1			
289. Paid this month 10	1138	17	8

Of Debitors.

	l.	s.	d.
Of Debitors.			
290. *Bartel Bartelſon*, owing for Goods ſold him for *Diego del Varino* at *Lisbon*, due the 11 *February* next ——— 241 — 4 — 9			
291. *David Darling* for a Bill of Exchange due the 12. *January* next ——— 1036 — . — 8			
292. *John Jacobſon Vinck* at *Amſterdam*, my accompt-currant, reſt due to me guil. 4738. 15 ſtiv. Exchange at 33 *s.* 4 *d.* Flem. ——— 473 — 17 — 6			
Of Wares unſold at home and abroad.			
293. Cloth-raſhes, for 15 peeces at *l.* 6. 10 *s. per* peece ——— 97 — 10 —			
294. *Exceter Wares*, for 5 Sempeter. 3. Perpetu. and 3 Sayes, coſt ——— 44 — 7 —			
295. Dozens, for 4 peeces, coſt ——— 15 — . —			
296. Orſoy ſilke, for 4 Bales, coſt ——— 1362 — . —			
297. Voyage to *Amſterdam* conſigned to *John Jacobſon Vinck*, reſting unſold in his hands 20 Sempeternums and 20 Perpetuanes, coſt — 158 — . —			
298. Houſe, White horſe in *Lumbard-ſtreet*, coſt — 2340 — . —			
299. Ship *Speedwell* of *London*, for my $\frac{7}{32}$ parts coſt — 450 — . —			
Mony reſting in Caſh.			
300. Remaining in Caſh this day the ſum of — 1709 — 14 — 7			
	8927	14	6
Of Debt-Demanders.			
301. *John Daffornе*, for a quarters Salary for writing my books, which will be due the 14 *March* next ——— 25 — . —			
302. *Diego del Varino* at *Lisbon*, his accompt of Time owing by *Bartel Bartelſon* for Figs and Raiſins ſold him, due the 11 *February* next, being ——— 241 — 5 — 9			
	266	17	8
Gained			

	l.	s.	d.

Of Debitors.

l. 8927—14—6. And is for Debts due to me, for Wares reſting unſold at home and abroad, as alſo Monies in the houſe, as followeth.

290. Owing for Goods ſold him for *Diego del Varino* at *Lisbon*, due the 11. *February* next —— 41 —— 4 —— 9

291. For a Bill of Exchange due the 12. *January* next —— 2036 —— . —— 8

292. Reſt due to me guil. 4738. 15 ſtiv. Exchange at 33 *s.* 4 *d.* Flem. —— 473 —— 17 —— 6

Of Wares unſold at home and abroad.

293. For 15 peeces at *l.* 6. 10 *s. per* peece —— 97 —— 10 ——

294. For 5 Sempeter, 3 Perpetu. and 3 Sayes, unſold, coſt —— 44 —— 7 ——

295. For 4 peeces unſold, coſt —— 15 —— . ——

296. For 4 Bales, coſt —— 1362 —— . . ——

297. For 20 Sempeternums and 20 Perpetuanes in his hands, coſt —— 158 —— . ——

298. For Principal and Charges, coſt —— 2340 —— . ——

299. For my $\frac{1}{32}$ parts, coſt —— 450 —— . ——

Mony reſting in Caſh.

300. Remaining therein this day the ſum of —— 1709 —— 14 —— 7

8927 14 6

Of Debt-Demanders.

l. 266—4—9. *d.* Debts owing by me to theſe men following.

301. For a quarters Salary for writing my books, which will be due the 14 *March* next —— 25 —— . ——

302. Owing to him by *Bartell Bartelſon* for Figs and Raiſins ſold to him, due the 11. *February* next, —— 241 —— 4 —— 9

266 4 9

Gained

		l.	s.	d.
	Gained by ſeveral Accompts.			
303.	Cloth-Raſhes — 65 — . —			
304.	Exeter-Wares — 94 — 6 —			
305.	Dozens and Kerſies — 121 — 15 — 3			
306.	Lattin wire — 66 — 7 —			
307.	Voyage to *Amſterdam* conſigned to *John Jacobſon Vinck* — 143 — 11 — 6			
308.	Ship Speedwell of *London* — 78 — 13 — 5			
309	*John Jacobſon Vinck* at *Amſterdam* my accompt by him in Company — 10 — 13 — 6			
		580	6	8
	Loſt by ſeveral Accompts.			
310.	*John Jacobſon Vinck* at *Amſterdam* my accompt currant — 38 — 16 — 5			
311.	Houſhold Expences for 6 months — 60 — . —			
		98	16	5
312.	The difference in Profit and Loſs for 6 months gains, all Loſſes and Expences deducted, is	911	14	8
313.	The difference in Stock, all debts by me owing deducted, my Clear Eſtate this day is	8661	9	9

End of the Waſte-book,
N°. B

Gained by ſeveral Accompts.

l. 580—6—8 *d.* Gained thereby as followeth.

303.	By the ſales of 130 peeces	65		
304.	By the ſales of 104 peeces	94	6	
305.	By the ſales of 176 peeces	121	15	3
306.	By the ſales of 150 Rings	66	7	
307.	By ſales of goods	143	11	6
308.	By Freight	78	13	5
309.	By the Exchange	10	13	6
			580	6 8

Loſt by ſeveral Accompts.

l. 98—16—5 *d.* Loſt thereby as followeth.

310.	Loſt by the Exchange	38	16	5
311.	For 6 months	60		
			98	16 5

312. *l.* 911—14—8. For 6 months gains, all Loſſes and Expences deducted, is — 911 14 8

313. *l.* 8661.—9—9 *d.* For my Clear Eſtate this day, all Debts owing by me deducted, is — 8661 9 9

End of the Waſte book,
N°— B.

Debitor.	Trial Ballance.				Creditor.		
Cash	4403	12	7		2693	18	—
Cloth-Rashes —— 145 peeces	942	10	—	—— 130 peeces	910	—	—
Stock	444	—	—		8193	15	1
Exeter-Wares —— 115 peeces	471	10	—	—— 104 peeces	521	9	—
John Jacobson Vink my accompt-currant, Guilders —— 9980	998	—	—	guild. 5241 — 5	485	6	1
Dozens and Kersies — 180 peeces	530	16	9	—— 176 peeces	637	12	—
Lattin Wire —— 150 Rings	262	13	—	—— 150 Rings	329	—	—
Voyage to *Amsterdam* consigned to *John Jacobson Vinck*	645	4	6		630	16	—
House White horse in *Lumbard-street*	2340	—	—		—	—	—
Ship Speedwell of *London*	469	15	4		98	8	9
Bartell Bartelson	1693	18	1		1452	13	4
David Darling	3024	4	5		988	3	9
John Dafforne	50	—	—		75	—	—
Houshold-Expences	60	—	—		—	—	—
Profit and Loss	—	—	—		430	4	5
Diego del Varino his accompt of Time	—	—	—		241	4	9
John Jacobson Vinck his accompt by me in Company, guil. 23620	2117	5	—	—— guild. 23620.	2127	18	6
Orsoy silke — 4 Bales	1362	—	—		—	—	—
	l. 19815	9	8		*l.* 19815	9	8

l.	s.	d.
1249	5	2
591	—	—
760	11	8
485	18	4
304	19	7
620	—	—
391	17	10
4403	12	7
Dr.		
942	10	—
65	—	—
1007	10	—
Dr.		
471	10	—
94	6	—
565	16	—
Dr.		
367	4	—
630	16	—
998	—	—
Dr.		
180	—	—
Dr.		
530	16	9
121	15	3
652	12	—
Dr.		
262	13	—
66	7	—
329	—	—
Dr.		
645	4	6
143	11	6
788	16	—
Dr.		
2340	—	—

l.	s.	d.
648	15	4
373	6	8
116	16	9
152	3	8
263	17	11
1138	17	8
1709	14	7
4403	12	7
Cr.		
910	—	—
97	10	—
1007	10	—
Cr.		
521	9	—
44	7	—
565	16	—
Cr.		
200	—	—
285	6	1
473	17	6
38	16	5
998	—	—
Cr.		
180	—	—
Cr.		
366	—	—
271	12	—
15	—	—
652	12	—
Cr.		
217	—	—
112	—	—
329	—	—
Cr.		
630	16	—
158	—	—
788	16	—
Cr.		
2340	—	—

l.	s.	d.
910	—	—
271	12	—
66	1	5
1247	13	5
Dr.		
25	10	7
1	16	1
15	11	6
257	1	10
241	4	9
541	4	9
Dr.		
241	4	9
Dr.		
400	—	—
1643	3	7
74	1	5
10	13	6
2127	18	6
Dr.		
609	—	—
119	—	—
59	10	—
787	10	—
Dr.		
1539	14	10
31	12	2
5	5	4
3	17	8
1580	10	—
Dr.		
180	—	—
26	1	2
13	—	7
8	18	3
228	—	—
Dr.		
80	—	—
182	—	—
406	—	—
100	—	—
228	—	—
216	—	5
40	—	—
112	—	—
621	—	—
285	6	1
2159	18	6

l.	s.	d.
1247	13	5
Cr.		
541	4	9
Cr.		
241	4	9
Cr.		
2036	—	8
91	17	10
2127	18	6
Cr.		
787	10	—
Cr.		
1580	10	—
Cr.		
228	—	—
Cr.		
262	—	—
406	—	—
100	—	—
182	16	3
73	—	7
40	—	—
189	15	7
132	18	1
525	—	—
248	8	—
2159	18	6

l.	s.	d.
100	—	—
73	—	7
40	—	—
132	18	1
525	—	—
248	8	—
1119	6	8
Dr.		
360	—	—
366	—	—
4	16	—
4	9	9
16	16	—
29	6	1
58	12	2
840	—	—
Dr.		
521	9	—
18	12	—
32	7	7
48	11	5
621	—	—
Dr.		
728	—	—
4	13	4
420	—	—
541	4	9
1693	18	1
Dr.		
26	11	8
112	—	—
420	—	—
526	11	3
1247	13	5
114	6	7
2447	2	11

l.	s.	d.
80	—	—
182	—	—
406	—	—
13	—	7
216	—	5
40	—	—
1	12	—
29	6	1
119	—	—
32	7	7
1119	6	8
Cr.		
420	—	—
420	—	—
840	—	—
Cr.		
621	—	—
Cr.		
28	—	—
526	11	3
42	3	9
100	—	—
35	18	4
300	—	—
120	—	—
300	—	—
241	4	9
1693	18	1
Cr.		
112	—	—
26	11	8
300	—	—
400	—	—
126	11	3
416	—	—
115	4	—
1362	—	—
2447	2	11

l.	S.	D.
450	—	—
19	15	4
78	13	5
548	8	9

Dr.

444	—	—
8661	9	9
9105	9	9

Dr.

217	—	—
240	—	—
369	—	—
42	3	9
120	—	—
2036	—	8
3024	4	5

Dr.

25	—	—
25	—	—
25	—	—
75	—	—

Dr.

787	10	—
989	11	1
19	15	7
1796	16	8

Dr.

10	—	—
48	6	8
81	16	9
22	3	8
10	2	2
172	9	3

Dr.

10	—	—
10	—	—
10	—	—
10	—	—
10	—	—
10	—	—
60	—	—

l.	S.	D.
98	8	9
450	—	—
548	8	9

Cr.

8193	15	1
911	14	8
9105	9	9

Cr.

369	—	—
360	—	—
217	—	—
42	3	9
2036	—	8
3024	4	5

Cr.

75	—	—

Cr.

1539	14	10
257	1	10
1796	16	8

Cr.

3	17	8
50	4	3
25	10	7
62	13	7
18	12	—
5	5	4
4	9	9
1	16	1
172	9	3

Cr.

60	—	—

l.	S.	D.
200	—	—
100	—	—
243	15	9
989	11	1
1533	6	10

Dr.

15	—	—

Dr.

450	—	—

Dr.

38	16	5
60	—	—
911	14	8
1010	11	1

Dr.

8927	14	6

Dr.

1362	—	—

l.	S.	D.
543	15	9
989	11	1
1533	6	10

Cr.

15	—	—

Cr.

450	—	—

Cr.

4	13	4
8	18	3
26	1	2
31	12	2
66	1	5
16	16	—
58	12	2
59	10	—
15	11	6
19	15	7
48	11	5
74	1	5
580	6	8
1010	11	1

Cr.

266	4	9
8661	9	9
8927	14	6

Cr.

1362	—	—

An Appendix.

BEing a brief Inſtruction how to enter
His accompt of Time,
And
His accompt of Ready-mony.
As alſo
My accompt of Time,
And
My accompt of Ready-mony.

In the precedent 313. Waſte-book parcels you have ſundry Inſtances in the Three Prime accompts; that is, in

Proper, *Factorage*, and *Company* accompts:

And in them again, ſuch plain paſſages, as I thought moſt fitting for the Beginners apprehenſion.

In Proper and Factorage accompts, other Occurences of more Niceneſs are often in uſe, which I have there omitted, becauſe ſome diſlike them, as is related in the Preface to my *Merchants-Mirrour*: yet I cannot paſs by them as though I were ignorant of the ſame; therefore I intend to preſent you with a touch of their (by ſome eſteemed *very harſh*) Names; the ſame being termed an Accompt

Of { *Time.* / *Ready-mony.*

And theſe are in uſe, when *I am Factor* for another; or, when another is *Factor for me*: ſo that for the mony that either of us is out of *Purſe* for each other, we are to *Give* and *Take* Intereſt according to times proportion.

But firſt, ſuppoſe that *I am Factor* for another.

Anno 1668. *The* 1. *of* January *in* London.

	L.	S.	D.
The Waſte-book parcell.			
Received by the Providence of *Topſham*, Maſter, *John Franklin*, 208 peeces of Linnen-cloth, to ſell for the accompt of *Jean du Boys* at *Bourdeaux*; the particular charges as by my Book of petties, amount to	69	13	7

The

	l.	s.	d.
The Journal parcels.			
Jean du Boys at *Bourdeaux* His accompt of Linnen-cloth, *Debitor* to Cash, *l.* 69. 13. 7. *d.* for charges paid at the receipt of 208. peeces, received to sell for him, by the Providence of Topsham, Master (under God) *John Franklin*; the particulars, as by my Book of petties, amount to	69	13	7
Dito His accompt of Ready-mony *Debitor* to his accompt of Linnen-cloth, *l.* 69. 13. 7. *d.* for the above-standing charges, transported, to be made good to me presently, being	69	13	7
The 8. Ditto.			
The Waste-book parcel.			
Sold to *Philip Harbert* 113. peeces of Linnen-cloth, for the accompt of *Jean du Boys* at *Bourdeaux*; in part whereof I receive *l.* 365. 12. 11. *d.* the residue for 6. months, to be discounted at his pleasure; the whole *l.* 5. 19. 7. *d.* each peece, produceth	675	12	11
The Journal parcels.			
Philip Harbert Debitor to *Jean du Boys* at *Bourdeaux*, His accompt of Cloth, *l.* 675. 12. 11. *d.* for 113. peeces sold to him, part ready-mony; the residue for 6. months, to be discounted at his pleasure; the whole *l.* 5. 19. 7. *d. per* peece, produceth	675	12	11
Cash *Debitor* to *Philip Harbert l.* 365. 12. 11. *d.* received of him in part of Cloth, being	365	12	11
Jean du Boys at *Bourdeaux* His accompt of Linnen-cloth *Debitor* to Dito *Jean* His accompt of Time, *l.* 675. 12. 11. *d.* being the value of the sold Cloth, transported from the Commodities accompt, producing	675	12	11

Jean

	l.	s.	d.
Jean du Boys at *Bourdeaux* His accompt of Time, Debitor to Dito *Jean* His accompt of Ready-mony, *l.* 365. 12. 11. received in part of the Cloth, and therefore made good to this accompt, being———	365	12	11

These two laſt parcels may be very well entred with one parcel, as this Journal entrance ſhall inſtance; and ſo avoid one Journal entrance.

Jean du Boys at *Bourdeaux* His accompt of Linnen-cloth, Debitor or His accompt of Ready-mony, *l.* 365. 12. 11. *d.* received in part of the Cloth, and therefore made good to this accompt, being———	365	12	11

Enter not this parcel into the Leager.

Nota, This entrance (in reſpect of ſold Commodities) is every way as compleat (ſome ſay) as the former; and therefore they approve of it.

But I am of opinion, No. My reaſon is, becauſe a man may have Twenty ſeveral accompts of Commodities, whereof part are only ſold for Time, as this parcel is: Then we muſt turn over to thoſe Twenty accompts to ſee what is yet ſtanding out upon all thoſe ſold Commodities; whereas, when the whole value of the ſold ſumme of each Commodity is carried to the general accompt of Time, it is preſently apparent upon that one accompt what monies are (as yet) unreceived.

The 14. *Ditto.*

The Waſte-book parcel.

Remitted to *James Humphrey* at *Paris*, by order, and for the accompt of *Jean du Boys* at *Bourdeaux*, French Crowns 1366———. — *d.* in Bills of *David Darling*, payable at uſance by *John Clarke*——exchange at 52 *d. per* French Crown, is ———	295	19	4

The

Anno 1668. *The* 14. *of* January *in* London.	l.	s.	d.
The Journal entrance.			
Jean du Boys at *Bourdeaux* His accompt of Ready-mony, *Debitor* to *David Darling*, *l.* 295. 19. 4*d.* for 1366. French Crowns by his order, and for his uſe, remitted to *James Humphrey* at *Paris*, in Bills of Dito *David*, payable at uſance by *John Clarke*; exchange at 52. pence *per* French Crown are ——	295	19	4
The 15. *Ditto.*			
The Waſte-book parcel.			
Paid unto *Peter Pelts* the Aſſigned of *David Darling*, the value of his Bills delivered to me the 14. preſent, being-	295	19	4
The Journal entrance.			
David Darling Debitor to Caſh, paid to *Peter Pelts* his Aſſigned, the value of his Bills delivered to me the 14. preſent, being-	295	19	4
The 17. *Ditto.*			
The Waſte-book parcels.			
Diſcounted with *Philip Harbert* the mony that was yet remaining unpaid, for Linnen-cloth ſold to him the 8. preſent, the which at 8. *per Centum*, for 6. months, produceth	11	18	6
So that by his Aſſignation I receive of *Francis Leppingcot* in full of the ſaid Cloth	298	1	6

The

	l.	s.	d.
The Journal entrances.			
Jean du Boys at *Bourdeaux* His accompt of Linnen-cloth, *Debitor* to *Philip Harbert* *l.* 11. 18. 6. *d.* for the diſcount of *l.* 310. being the remainer of Cloth ſold to him the 8. preſent; the which, at 8. *per Cent.* for 6. months, produceth	11	18	6
Caſh *Debitor* to *Philip Harbert* *l.* 298. 1. 6. *d.* received by his Aſſignment of *Francis Lippingcot*, in full of the ſaid Cloth, the ſumme of	298	1	6
Jean du Boys at *Bourdeaux* His accompt of Time, *Debitor* to Dito *Jean* His accompt of Ready-mony, *l.* 310. —. *d.* for the cloſure of that accompt, I having made level with *Philip Harbert*, the ſumme which I now tranſport is	310	—	—
The 25. Ditto.			
The Waſte-book parcel.			
Sold to *David Darling* 95. peeces of Linnen-cloth, for the accompt of *Jean du Boys* at *Bourdeaux*; my receipt at *l.* 5. 19. 4. *d.* produceth	566	16	8
In the peruſal of this accompt for *Jean du Boys* at *Bourdeaux*, I find the *after charges* upon his Linnen-cloth to be, *viz.*			
For Brokage of Sales, amounting to *l.* 1242. 9. 7. *d.* at $\frac{1}{3}$ *per Cent.* *l.* 4	2	6	
For Ware-houſe-roome of 208. peeces, at 2. pence *per* peece	1	14	8
For my proviſion of the ſales, at 2. *per Cent.*	24	17	—
And for my proviſion of remiſes, and payment of *l.* 1172. 16. —. *d.* at 1 *per Cent*	11	14	6
	42	8	8
So that according to his order, I pay unto *David Darling* the foot of this accompt, being	822	9	6

The Journal entrances.

	l.	s.	d.
Caſh *Debitor* to *Jean du Boys* at *Bourdeaux* His accompt of Linnen-cloth, *l.* 566. 16. 8. *d.* for 95. peeces ſold to *David Darling* at *l.* 5. 19. 4. *d. per* peece, my receipt is	566	16	8
Jean du Boys at *Bourdeaux* His accompt of Linnen-cloth, *Debitor* to Dito *Jean* His accompt of Ready-mony, *l.* 566. 16. 8. *d.* for the value of the ſold Cloth, tranſported from the Commodities accompt, producing	566	16	8
Dito—*Debitor* to Caſh *l.* 30. 14. 2. *d.* for the *after-charges* upon the ſaid Linnen cloth, being For Brokage of ſales, amounting to *l.* 1242. 9. 7. *d.* at $\frac{1}{3}$ *per Cent.* — *l.* 4—2—5 For Ware-houſe-room of 208. peeces, at 2. *d. per* peece — 1---14—8 For my proviſion of the ſales, at 2. *per Cent.* — 24—17—	30	14	2
Dito—His accompt of Ready-mony, *Debitor* to Caſh, *l.* 11. 14. 6 *d.* for my proviſion of remiſes and payments of *l.* 1172. 16 *s.* at 1. *per Cent.*	11	14	6
Dito—*Debitor* to *Jean du Boys* at *Bourdeaux* His accompt of Linnen cloth, *l.* 42. 12. 8. *d.* for ſundry particulars of charges, charged to that accompt, and now tranſported hither, for the cloſure of the ſaid accompt, being	42	12	8
Dito—*Debitor* to Caſh, *l.* 822. 9. 6. *d.* paid by his order to *David Darling* in full of this accompt, being	822	9	6

And thus I have compleated the *Waſte-book* and *Journal* with *Jean du Boys* at *Bourdeaux*: If you pleaſe to tranſport theſe *Journal* entrances into the *Leager*, you ſhall find the ſame fully finiſhed; and (with one) the paſſages ended as

I AM FACTOR.

Now

Now for the ſecond, *that is*, when another is My Factor; to which purpoſe I intend to enter the enſuing Examples, in order of a *Waſte-book* and *Journal*, as before.

	l.	s.	d.

Anno 1668. *The* 4. *of* February *in* London.

The Waſte-book parcel.

Thomas Truſt at *Plimouth* hath (according to my order) ſhipt the 20. paſſado, in the Night-glaſs of *Amſterdam*, Maſter *Peter Clauſon* Viſcher, 60. Leeds Dozens; and conſigned them to *Bartell Brant*, to be ſold for My accompt; the whole, with charges, as *per* Invoice, coſt at 2. months time ——— 216 — —

The Journal entrance.

Voyage to *Amſterdam*, conſigned to *Bartell Brant*, *Debitor* to *Thomas Truſt* at *Plimouth* My accompt-currant, *l.* 216 ——.——.*d.* for 60. Leeds Dozens bought by him for me, and according to my order, ſhipt them the 20. paſſado in the Night-glaſs of *Amſterdam*, Maſter (under God) *Peter Clauſon* Viſcher; the whole with charges, as *per* Invoice, coſt at two months time ——— 216 — —

The 7. Ditto.

The Waſte-book parcels.

Writings received from *Bartell Brant* at *Amſterdam* in letters dated *ultimo paſſado*, that he hath ſold for My accompt unto *William de Wilde* 30. Dozens, at guild. 45. 7½ ſtivers *per* peece Ready-mony, which produce ——— guild. 1361 — 5 — —

More to *Simon Sweeting*, 30 peeces, payable at ſix months, amounting at guild. 50. *per* peece, to——— guild. 1500 — — —

All guid 2861. 5. ſtiv. exchange at 33. *s.* 4. *d.* is ——— 286 2 6

	l.	s.	d.
The Journal entrances.			
Bartall Brant at *Amſterdam* My accompt of Time, *Debitor* to Voyage to *Amſterdam*, conſined to Ditto *Bartell*, *l.* 286. 2. 6. *d.* for guild. 2861. 5. ſtiv. the groſs proceed of 60. Leeds Dozens, charges nor proviſion deducted, exchange at 33. *s.* 4. *d.* produceth	286	2	6
Dito — *Bartell* My accompt of Ready-mony, *Debitor* to *Bartell* My accompt of Time, for the ſales of 30 peeces preſent mony, being guild. 1361. 5. — p. Exchange at 33. *s.* 4. *d.* is	136	2	6
The 16th *day of* March, 1668.			
The *Waſte-book* parcel.			
Bartall Brant at *Amſterdam* remitteth me for My accompt guilders 1361. 5. ſtiv. in his own Bills, dated the 7. preſent, payable at ſight by *David Druton*; my receipt at 36. *s.* 2. *d.* which I have ſent this day by *Thomas Turner* the Carrier to *Thomas Truſt* at *Plimouth*, in part of 60. Leeds Dozens, bought and ſhipt for me the 4. paſſado; the mony being	125	9	3
The *Journal* entrance.			
Thomas Truſt at *Plimouth* My accompt-currant, *Debitor* to *Bartell Brant* at *Amſterdam* My accompt of Ready-mony, *l.* 125. 9. 3. *d.* for guild. 1361. 5. ſtiv. remitted me; the value of *David Druton*, and ſent down by the Carrier, being	125	9	3
The 22. Ditto.			
Writings received from *Bartell Brant* at *Amſterdam*, that he hath diſcounted			

	l.	s.	d.
discounted with *Simon Sweeting* for the 30 peeces sold, as in the 7*th* passado; the which I have now received in English mony by Master *John Holding* Marriner, being the value of guild. 1500. all charges, discount, and provision deducted; the summe here (whereof I pay *Thomas Truſt* his due) is	144	—	—

The Journal entrances.

Cash *Debitor* to *Bartell Brant* at *Amſterdam* My accompt of Ready-mony, *l.* 144.——.——.*d.* received from him in English mony, being the full value of guild. 1500. that were in his hands; producing here, discount, charges and provision deducted, —— 144 — —

Bartell Brant at *Amſterdam* My accompt of Ready-mony, *Debitor* to Dito *Bartell* My accompt of Time, *l.* 150.—.—.*d.* for guilders 1500. the groſs sales of 30 Dozens, as in date the 7. passado; exchange at 33. *s.* 4. *d.* is —— 150 — —

Thomas Truſt at *Plimouth* My accompt-currant, *Debitor* to Cash, *l.* 90. 10. 9. *d.* paid here unto himself in full of 60. Leeds Dozens —— 90 10 9

Voyage to *Amſterdam* consigned to *Bartell Brant*, *Debitor* to *Bartell Brant* at *Amſterdam* My accompt of Ready-mony, *l.* 16. 13. 3. *d.* lost by the Exchange —— 16 13 3

Voyage to *Amſterdam*, consigned to *Bartell Brant*, *Debitor* to Profit and Loss, *l.* 53. 9. 3. *d.* gained by the sales of 60. Leeds Dozens; all losses of Exchange or other waies deducted —— 53 9 3

Here I have also compleated the *Waſte-book* and *Journal* with *Bartell Brant* at *Amſterdam*: out of which *Journal parcels* if you please to frame a *Leager*, you shall find it perfected; leaving the same clear to the worlds view, between *Me* and him that was

MY FACTOR.

Nota,

	l.	s.	d.
The *Journal* entrances.			
Bartall Brant at *Amſterdam* My accompt of Time, *Debitor* to Voyage to *Amſterdam*, conſined to Ditto *Bartell*, *l.* 286. 2. 6. *d.* for guild. 2861. 5. ſtiv. the groſs proceed of 60. Leeds Dozens, charges nor proviſion deducted, exchange at 33. *s.* 4. *d.* produceth——	286	2	6
Dito—*Bartell* My accompt of Ready-mony, *Debitor* to *Bartell* My accompt of Time, for the ſales of 30 peeces preſent mony, being guild. 1361. 5.—p. Exchange at 33. *s.* 4. *d.* is——	136	2	6
The 16th *day of* March, 1668.			
The *Waſte-book* parcel.			
Bartall Brant at *Amſterdam* remitteth me for My accompt guilders 1361. 5. ſtiv. in his own Bills, dated the 7. preſent, payable at ſight by *David Druton*; my receipt at 36. *s.* 2. *d.* which I have ſent this day by *Thomas Turner* the Carrier to *Thomas Truſt* at *Plimouth*, in part of 60. Leeds Dozens, bought and ſhipt for me the 4. paſſado; the mony being—	125	9	3
The *Journal* entrance.			
Thomas Truſt at *Plimouth* My accompt-currant, *Debitor* to *Bartell Brant* at *Amſterdam* My accompt of Ready-mony, *l.* 125. 9. 3. *d.* for guild. 1361. 5. ſtiv. remitted me; the value of *David Druton*, and ſent down by the Carrier, being——	125	9	3
The 22. Ditto.			
Writings received from *Bartell Brant* at *Amſterdam*, that he hath diſcounted			

	l.	s.	d.
discounted with *Simon Sweeting* for the 30 peeces sold, as in the 7*th* passado; the which I have now received in English mony by Master *John Holding* Marriner, being the value of guild. 1500. all charges, discount, and provision deducted; the summe here (whereof I pay *Thomas Trust* his due) is	144	—	—

The Journal entrances.

Cash *Debitor* to *Bartell Brant* at *Amsterdam* My accompt of Ready-mony, *l.* 144.——.——.*d.* received from him in English mony, being the full value of guild. 1500. that were in his hands; producing here, discount, charges and provision deducted,	144	—	—
Bartell Brant at *Amsterdam* My accompt of Ready-mony, *Debitor* to Dito *Bartell* My accompt of Time, *l.* 150.—.—.*d.* for guilders 1500. the gross sales of 30 Dozens, as in date the 7. passado; exchange at 33. *s.* 4. *d.* is	150	—	—
Thomas Trust at *Plimouth* My accompt-currant, *Debitor* to Cash, *l.* 90. 10. 9. *d.* paid here unto himself in full of 60. Leeds Dozens	90	10	9
Voyage to *Amsterdam* consigned to *Bartell Brant*, *Debitor* to *Bartell Brant* at *Amsterdam* My accompt of Ready-mony, *l.* 16. 13. 3. *d.* lost by the Exchange	16	13	3
Voyage to *Amsterdam*, consigned to *Bartell Brant*, *Debitor* to Profit and Loss, *l.* 53. 9. 3. *d.* gained by the sales of 60. Leeds Dozens; all losses of Exchange or other waies deducted	53	9	3

Here I have also compleated the *Waste-book* and *Journal* with *Bartell Brant* at *Amsterdam*: out of which *Journal parcels* if you please to frame a *Leager*, you shall find it perfected; leaving the same clear to the worlds view, between *Me* and him that was

MY FACTOR.

Nota,

Note, that I have carried the Loſs of Exchange to the Voyage, which might have been more properly poſted to Profit and Loſs: then the gains of the Voyage had not been diminiſhed; but the up-ſhot would have been, and is alike.

AGAIN,

The accompt of Profit and Loſs is Creditor for *l.* 53.9.3. *d.* and juſt ſo much there is in Caſh, which approveth the truth of the whole paſſages in this accompt.

AGAIN,

I have abbreviated the words of the Journal entrances of the 7. and 16. of *March*; as alſo thoſe under the 17. of *April*: but the intent of ſuch abbreviation is not ſo booked for Imitation: For the Journal is a book of Expreſſion, or rather a book of *Explication*; wherein each matter that is but briefly or obſcurely engroſſed (yet true) in the *Waſte-book*, muſt be at large declared and unfolded here, with all the needfull Circumſtances of words thereunto appertaining.

THE